

# EXHIBIT A

**In The Matter Of:**

*In re*

*Jeffrey R. Modica, et al., Debtors*

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*JEFFREY R. MODICA*

*December 18, 2013*

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**Min-U-Script® with Word Index**

					Page 3
1		I N D E X			
2	WITNESS EXAMINATION	DX	CX	RDX	RCX
3	JEFFREY R. MODICA				
4	BY MR. BLANKENSHIP	4		85	
5	BY MR. BADWAN		66		
6					
7					
8		E X H I B I T S			
9	DEPOSITION EXHIBITS			MARKED	
10	J. Modica Exhibit No. 1				8
11	J. Modica Exhibit No. 2				27
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					

Page 4

1                   JEFFREY R. MODICA,  
2 called as a witness, being first duly sworn, was  
3 examined and testified as follows:  
4                   DIRECT EXAMINATION  
5 BY MR. BLANKENSHIP:  
6       Q   Will you state your name for the record,  
7 please.  
8       A   Jeff Modica.  
9           MR. BLANKENSHIP: Let the record reflect  
10 that this is the deposition of Jeff Modica taken  
11 pursuant to notice and agreement of the parties and  
12 the applicable Federal and Bankruptcy rules.  
13 BY MR. BLANKENSHIP:  
14       Q   Mr. Modica, my name is Marshall  
15 Blankenship. I represent Green Tree who you filed a  
16 motion against.  
17       A   Sure.  
18       Q   Have you ever been deposed before?  
19       A   No.  
20       Q   Okay. I'm going to be asking you a series  
21 of questions about your motion --  
22       A   Okay.  
23       Q   -- your complaints against Green Tree.  
24       A   Sure.

Page 5

1 Q If you don't understand a question, please  
2 let me know, and I'll try to rephrase it for you.  
3 A Okay.  
4 Q We can't speak at the same time because  
5 the court reporter has to type it down. So I ask  
6 that you let me finish my question before you give  
7 your answer, and I'll try to let you finish your  
8 answer before --  
9 A Sure.  
10 Q -- I ask the next question.  
11 And if you need to take a break at any  
12 time, just let me know, okay?  
13 A Sure.  
14 Q Where do you live?  
15 A In Addison.  
16 Q What's your address?  
17 A 240 South Villa Avenue in Addison,  
18 Illinois.  
19 Q How long have you lived there?  
20 A Approximately 12 years.  
21 Q And what is your birth date?  
22 A June 6, 1976.  
23 Q Are you married?  
24 A Yes.

Page 6

1 Q How long have you been married?  
2 A Approximately seven years.  
3 Q Do you have any children?  
4 A Yes.  
5 Q How many?  
6 A Three.  
7 Q And boys, girls?  
8 A Boys.  
9 Q Three sons?  
10 A Sons, yes.  
11 Q And what are their ages?  
12 A Ages 16, 6, and 4.  
13 Q And do all three sons still live with you  
14 and your wife?  
15 A Yes.  
16 Q And your wife lives with you in Addison?  
17 A Correct.  
18 Q What is your highest level of education?  
19 A High school with vocational school in the  
20 IBEW, Local 701, three years.  
21 Q And what is the IBEW?  
22 A International Brotherhood of Electrical  
23 Workers.  
24 Q Are you presently employed?

Page 7

1 A Yes.  
2 Q By whom?  
3 A IM Electric Incorporated.  
4 Q And what is your position?  
5 A Foreman electrician.  
6 Q How long have you been employed by  
7 IM Electric?  
8 A Approximately seven years.  
9 Q When did you graduate from high school?  
10 A 1994.  
11 Q Did you do anything to prepare for today's  
12 deposition?  
13 A No, except for look over our paperwork  
14 that you probably have a copy of.  
15 Q Okay. What paperwork did you look over,  
16 the motion that was filed on your behalf?  
17 A Yeah, whatever the packet is that --  
18 MR. BLANKENSHIP: Let me mark this --  
19 MR. BADWAN: I object to the question.  
20 It's kind of attorney-client privilege, what he did  
21 to prepare for it.  
22 MR. BLANKENSHIP: I don't want you to  
23 disclose any communications you've had with your  
24 counsel.

Page 8

1 MR. BADWAN: Sure.  
2 MR. BLANKENSHIP: But I think I am  
3 entitled to know what documents you might have  
4 reviewed.  
5 MR. BADWAN: Sure. I just want to keep  
6 the scope very limited to not anything that we  
7 talked about.  
8 MR. BLANKENSHIP: Right. I don't want  
9 that.  
10 Let's mark this as Modica Exhibit 1.  
11 (J. Modica Exhibit No. 1  
12 marked for identification.)  
13 BY MR. BLANKENSHIP:  
14 Q Let me show you what we've marked as  
15 Modica Exhibit 1. Do you recognize this as your  
16 motion for sanctions against Green Tree?  
17 A Yes.  
18 Q Is this the document that you looked at to  
19 prepare for today's deposition?  
20 A Yes, pretty much the phone conversations  
21 and things like that.  
22 Q Okay. Did you look at any records  
23 reflecting the dates of any phone calls with Green  
24 Tree?

Page 9

1 A The dates? I was trying to remember when  
2 the things happened, so I browsed this right here.  
3 Q Did you look at anything other than  
4 Exhibit 1?  
5 A No.  
6 Q Okay. And you met with your counsel,  
7 correct?  
8 A Previous to today?  
9 Q To prepare for today's deposition?  
10 A Correct.  
11 Q Okay. And when was that?  
12 A Yesterday.  
13 Q And how long did you meet with counsel?  
14 A Ten minutes.  
15 Q Okay. And was anyone else present?  
16 A Just me and my wife.  
17 Q Now, you own the property located at  
18 240 South Villa Avenue in Addison?  
19 A Correct.  
20 Q In whose name is that property titled?  
21 A Mine.  
22 Q And you bought that property in  
23 approximately 2001?  
24 A Correct.

Page 10

1 Q And did you obtain a mortgage when you  
2 purchased the property?  
3 A Yes.  
4 Q From whom?  
5 A At the time I believe it was Countrywide.  
6 Q Okay. How much was that initial loan for?  
7 A I want to say 198,000, approximately.  
8 Q Okay. And then in May of 2008, you  
9 obtained a second mortgage on the property?  
10 A Yes.  
11 Q And that was also from Countrywide?  
12 A I'm not sure on the exact date of the  
13 second mortgage, but yes, we did obtain a second  
14 mortgage from Countrywide.  
15 Q Okay. Some years after --  
16 A Yes.  
17 Q -- your initial purchase?  
18 A Exactly.  
19 Q And the second mortgage was also from  
20 Countrywide?  
21 A I believe so, yes.  
22 Q And the amount of that second mortgage was  
23 approximately 51,000?  
24 A Correct.

Page 11

1 Q And that second loan was secured by a  
2 junior mortgage on your Addison property?  
3 A Correct.  
4 Q You filed for bankruptcy on June 6, 2008?  
5 A Yep.  
6 Q And that was just shortly after you had  
7 obtained that second mortgage from Countrywide,  
8 correct?  
9 A Correct. It must have been, yeah.  
10 Q Okay. About a month after?  
11 A I think so, yeah. It was both -- it was  
12 pretty close.  
13 Q Okay. Who was your lawyer at the time  
14 that you filed for bankruptcy?  
15 A Martucci, I believe, in Roselle.  
16 Q And when did you retain the Sulaiman Law  
17 Group to represent you?  
18 A Not until we needed guidance with the  
19 whole foreclosure thing. And we didn't know what we  
20 were doing at the time, and I needed somebody who  
21 knows what they're doing to talk to.  
22 Q And do you recall when that was?  
23 A You know what, the initial meeting I  
24 don't, the exact date.

Page 12

1 Q Your motion was filed on July 2, 2013.  
2 Does that help you put a time to when you first  
3 retained Sulaiman?  
4 A July 2nd? It had to be within the months  
5 approximately before that obviously. I'm not  
6 sure --  
7 Q Okay. So sometime --  
8 A -- exactly the date.  
9 Q Okay. So sometime between, say, May and  
10 July of 2013?  
11 A Approximately. I mean, I'm not sure, to  
12 be honest with you.  
13 Q I understand.  
14 MR. BADWAN: If you're not sure, just say  
15 you're not sure.  
16 A I'm just not sure on the date, to be  
17 honest with you.  
18 BY MR. BLANKENSHIP:  
19 Q That's fine. Now, at the time you filed  
20 for bankruptcy on June 6, 2008, you were current on  
21 both of your Countrywide loans; is that correct?  
22 A Correct. Yes.  
23 Q And when you filed for bankruptcy, was it  
24 your intent to stay in your home?

Page 13

1 A At the time, yes.  
2 Q But you did not reaffirm your Countrywide  
3 debts in the bankruptcy proceeding, correct?  
4 A Correct --  
5 MR. BADWAN: Could you please explain what  
6 reaffirming a debt really means?  
7 MR. BLANKENSHIP: Sure.  
8 MR. BADWAN: Because as you know, we  
9 weren't the counsel for the bankruptcy.  
10 MR. BLANKENSHIP: Yes, that's fine.  
11 BY MR. BLANKENSHIP:  
12 Q When you file for bankruptcy, you can  
13 reaffirm a debt. You acknowledge that the debt  
14 exists and will continue, and you have the option to  
15 do that with certain debts I think by checking a box  
16 on a form.  
17 Do you recall -- and I think the records  
18 reflect that you did not reaffirm your loans.  
19 A Let me answer like this. I don't believe  
20 so, but I don't -- I'm under oath, and I don't --  
21 I'm not a hundred percent sure that -- I don't want  
22 a box being -- I'm not sure.  
23 Q That's fine. You're not sure. I  
24 understand.

Page 14

1 A Yeah, I'm not --  
2 MR. BADWAN: Can I rephrase the question,  
3 or I'll help get to the bottom of the question?  
4 MR. BLANKENSHIP: Sure.  
5 MR. BADWAN: Do you recall your bankruptcy  
6 attorney ever telling you, "Jeff and Kate, if you  
7 guys sign this, that means you're still on the hook  
8 for this debt"?  
9 THE WITNESS: No, I don't.  
10 MR. BADWAN: It must have been a packet  
11 about eight to ten pages.  
12 THE WITNESS: No, I don't. I don't  
13 remember that.  
14 BY MR. BLANKENSHIP:  
15 Q Did you want -- did you want to stay in  
16 your home at the time you filed for bankruptcy?  
17 A At the time we were paying the mortgage,  
18 we were current with the mortgage, and we were  
19 taking it from there.  
20 Q Did you want to stay in your home?  
21 A Yes, I mean . . .  
22 Q And then you received your discharge on  
23 September 9, 2008, correct?  
24 A Correct. Approximately, yes, in September

Page 15

1 of 2008.  
2 Q Who holds your -- the first mortgage on  
3 your property now, the first Countrywide loan?  
4 A It was Bank of America, but not right now  
5 because we had a modification on the first loan just  
6 recently, and it's Bayview now.  
7 Q When did you obtain the modification on  
8 the first loan?  
9 A Let's see, it's been almost -- they  
10 contacted us when they took over for Bank of  
11 America, and that was, I want to say, almost about a  
12 year ago, give or take a month or so.  
13 Q And why did you enter into a loan  
14 modification of your first loan?  
15 A Why?  
16 Q Yeah.  
17 A Because they contacted me and told me  
18 that, you know, you can do this, this, your payment  
19 could drop to this. And it'll -- you know, it'll  
20 work out because Bank of America wasn't doing  
21 anything.  
22 Q Did you have any issue with Bayview  
23 contacting you about bringing you this option of  
24 modifying your loan?

Page 16

1 A Did I have an issue with it?  
2 Q Yeah.  
3 A No, not at all.  
4 Q You didn't think that was a violation of  
5 your discharge order in your bankruptcy?  
6 A No. They were just trying to help.  
7 Q Okay. And I'm going to talk about the  
8 second mortgage, which is the Countrywide mortgage  
9 that Green Tree now owns.  
10 A Sure.  
11 Q You understood when you got your -- filed  
12 for your bankruptcy and got your discharge that the  
13 mortgage lien on the property was not affected by  
14 your bankruptcy, right?  
15 A Could you rephrase? I'm not sure I --  
16 Q Sure. Sure. You understood that  
17 Countrywide could foreclose on the mortgage on your  
18 property in the event payments were not made on the  
19 loan notwithstanding the fact that you had gone  
20 through bankruptcy, correct?  
21 A Yes.  
22 Q And you understood that if Countrywide  
23 pursued foreclosure, it could force you from your  
24 home, correct?

Page 17

1 A On the second?  
2 Q Yes.  
3 A Yes.  
4 Q And you understood at the time you got  
5 your discharge that if you did not make regular  
6 payments to Countrywide, Countrywide would foreclose  
7 on its mortgage lien, correct?  
8 A Correct.  
9 Q And then after you received your  
10 discharge, you continued to make regular payments on  
11 your Countrywide loan, correct?  
12 A Correct.  
13 Q And do those payments run the amount of  
14 \$374.59 a month?  
15 A I believe that was the amount, yes.  
16 Q And you made those payments on your  
17 Countrywide loan so Countrywide would not foreclose  
18 on its mortgage lien?  
19 A I made them on both, yes.  
20 Q Okay. Both the --  
21 A First and second.  
22 Q Second.  
23 A So the total payment was \$2,064 or  
24 something like that.

Page 18

1 Q Okay. And then the servicing of the  
2 second Countrywide loan was transferred to Green  
3 Tree. Do you recall that happening?  
4 A Yes, I remember it got transferred, and we  
5 started getting Green Tree statements instead of the  
6 Countrywide.  
7 Q Okay. And you then continued to make  
8 those regular payments of \$374.59 to Green Tree?  
9 A Correct.  
10 Q And the loan was transferred to Green Tree  
11 in March of 2011. Does that sound right?  
12 A You know what, I couldn't tell you when it  
13 was transferred.  
14 Q Fair enough, okay. Now, in September 2011  
15 you made your last payment to Green Tree on the  
16 second loan, correct?  
17 A September, October, somewhere around  
18 there, yes, 2011.  
19 Q So you had made regular monthly payments  
20 on your second Countrywide loan for approximately  
21 three years after the discharge, right?  
22 A Correct.  
23 Q Okay. And you made those payments so you  
24 could stay in your home, right?

Page 19

1 A Correct.  
2 Q And you made those payments so Green Tree  
3 would not foreclose on its mortgage, correct?  
4 A Well, yeah, we made them to stay -- I  
5 mean, because we were -- to keep up on our mortgage,  
6 yes.  
7 Q Yeah. Because you didn't want Green Tree  
8 to foreclose, right?  
9 A Right.  
10 Q Did you stop making payments on your first  
11 mortgage at any point?  
12 A Same exact time.  
13 Q And at that point, had the Countrywide  
14 loan been transferred -- the first mortgage been  
15 transferred to Bank of America at the time you  
16 stopped making payments?  
17 A I'm not sure when that mortgage got  
18 transferred or anything like that. I couldn't tell  
19 you the date.  
20 Q Why did you stop making payments on your  
21 mortgages after your approximate September 2011  
22 payment?  
23 A Unfortunately, we had a reduction in  
24 income, and I exhausted my savings account. And I

Page 20

1 had to pull my annuity because the \$2,000 a month, I  
2 was robbing Peter to pay Paul just to keep afloat.  
3 Q What caused the reduction in income?  
4 A My wife, she stopped working, you know, a  
5 few years back. And we had a savings account that  
6 allowed me to keep afloat. You know, when I was  
7 short this month, I'd take it, transfer it and was  
8 able to keep afloat, you know.  
9 Q Okay. And when you stopped making  
10 payments on your mortgages, you understood that  
11 Green Tree could foreclose on its lien, right?  
12 A Yes. I had no choice.  
13 Q Okay. Did that bother you?  
14 A Did it bother me?  
15 Q Yeah.  
16 A Well, of course. I have a family.  
17 Q But you stayed in the house, correct?  
18 A When?  
19 Q At the time you stopped making payments to  
20 today, you've continued to live in the house, right?  
21 A Correct.  
22 Q So you've essentially lived in your home  
23 for free for the last two years?  
24 A It wasn't exactly two years, but I know



Page 21

1 what you're getting at, yes.  
2 Q Since you stopped making payments?  
3 A While things were being -- yes.  
4 Q Do you want to keep your home today?  
5 A Do I want to?  
6 Q Yeah.  
7 A Now, yes.  
8 Q Have you made any efforts to find a new  
9 place to live?  
10 A Yes. We were already actually packed up  
11 and ready to go before Bayview, like I told you,  
12 approximately a year ago had contacted us saying  
13 that they took over for Bank of America, and let's  
14 try to get something done.  
15 I sold my -- well, I'm not going to  
16 elaborate, but yeah, we made arrangements.  
17 Q So when was that? When did you make the  
18 arrangements to move out?  
19 A Let's see, they contacted us about  
20 approximately a year ago, so, you know, a few months  
21 before that.  
22 Q So in the late summer of 2012?  
23 A Approximately.  
24 Q And then --

Page 22

1 A Going back I can't tell you the exact date  
2 but . . .  
3 Q That's fine. And then once you made  
4 arrangements with Bayview to decrease the amount of  
5 your payments on the first mortgage, you decided to  
6 stay?  
7 A Correct.  
8 Q After you filed for bankruptcy, did you  
9 ever tell anyone at Green Tree that you wanted to  
10 stay in your home?  
11 A No.  
12 Q Did you ever tell anyone at Green Tree  
13 that you didn't want Green Tree to foreclose?  
14 A No.  
15 Q Did you ever attempt to arrange a payment  
16 schedule with Green Tree?  
17 A No. The only time that anything like that  
18 was discussed was during one of the times that they  
19 called, and I did happen to answer. And I talked to  
20 the lady, Katie Ferguson I believe her name was, and  
21 her supervisor was on the phone at the same time.  
22 And they were trying to get me to pay something,  
23 anything at that time, pressuring me that while they  
24 had me on the phone that they would accept a

Page 23

1 payment. And Katie mentioned that there are options  
2 that you can do, but I wasn't interested at that  
3 point.  
4 Q Was this before or after you had begun  
5 discussions with Bayview about the loan modification  
6 for your first mortgage?  
7 A This was before.  
8 Q Did you ever discuss a loan modification  
9 with anyone at Green Tree?  
10 A No. Except what I just explained to you,  
11 that was the only -- and they were the party that  
12 was suggesting any type of thing like that at that  
13 point.  
14 Q Have you considered a loan modification  
15 with Green Tree?  
16 A Like, when?  
17 Q At any time. Have you considered asking  
18 Green Tree for a loan modification?  
19 A No, because at that point in time when all  
20 this was happening, I already wrote -- once I  
21 stopped paying, and we went through this, I already  
22 wrote -- I was ready to move out.  
23 Q Right. But then you did reach a loan  
24 modification on your first mortgage, and --

Page 24

1 A This was just -- you know, it just got  
2 approved. You have to go through a trial thing, and  
3 then you get your final approval, which that was  
4 extended by three months, after my three-month  
5 trial. So this just finished up probably four  
6 months ago approximately.  
7 Q But at the time a year ago when you began  
8 the modification process with Bayview, did you  
9 consider entering into the same process with Green  
10 Tree?  
11 A To be totally honest with you, I wasn't  
12 sure how anything works with my situation at the  
13 time, and that didn't even cross my mind at any  
14 time, really.  
15 Q Okay. I've shown you what we've marked as  
16 Exhibit 1, which is your motion. Did you review  
17 Exhibit 1 before it was filed?  
18 A I believe so.  
19 Q And are the statements in Exhibit 1  
20 truthful and accurate?  
21 A As far as I know, to the best of my  
22 knowledge, yes.  
23 Q Okay. Let's look at paragraph 22, please,  
24 on page 4.



Page 25

1 A Yes.  
2 Q And in that paragraph you say,  
3 "Immediately after Debtors stopped paying the  
4 subject debt, Green Tree began calling them  
5 requesting payment. Green Tree continued to call  
6 even after the Debtors advised them of the  
7 bankruptcy."  
8 And then in the next paragraph,  
9 paragraph 23, you state, "After their bankruptcy  
10 discharge, in total, Debtors received over one  
11 hundred (100) calls from a representative of Green  
12 Tree by the name of 'Katie Ferguson' . . . calling  
13 from (800)234-7101, to collect upon the subject  
14 debt."  
15 Do you have any records of any of the  
16 calls that you received from Green Tree after your  
17 bankruptcy discharge?  
18 A Yes.  
19 Q What kind of records do you have?  
20 A Phone records.  
21 Q What specific phone records? Your phone  
22 bills do you mean or what kind of phone records are  
23 you referring to?  
24 A Yes. Our cell phone -- the phones that

Page 26

1 were being called.  
2 Q And you have those phone bills in your  
3 possession?  
4 A Yes. I mean, not today.  
5 Q Right, I know.  
6 A Oh, okay, sorry.  
7 Q And aside from your cell phone bills, do  
8 you have any other records of phone calls between  
9 you or your wife and Green Tree?  
10 A As far as -- I'm not understanding. What?  
11 Q Do you have any notes of any calls? Did  
12 you make any notations about any calls?  
13 A Not -- no, not really.  
14 Q Well, at all?  
15 A I mean, we wrote down that they kept  
16 calling daily.  
17 Q Okay. And where --  
18 A Between what -- you know, figure -- what  
19 months and things like that.  
20 Q Where did you write that down?  
21 A At -- just at home.  
22 Q And do you still have those notes?  
23 A I'm not sure, to be honest with you. My  
24 wife takes care of the paper, I don't.

Page 27

1 Q Okay. Aside from the notes you've just  
2 referred to and the cell phones, any other --  
3 A No, that's pretty much -- that's all.  
4 Q Do you have any recordings of any of your  
5 telephone calls or voicemails?  
6 A No, no.  
7 MR. BLANKENSHIP: I know the notes have  
8 not been produced, and I don't think the cell phone  
9 records have been produced either for this  
10 particular party so if you can order that.  
11 MR. BADWAN: Yeah. I think those were  
12 part of the 137, so I'll look into that.  
13 MR. BLANKENSHIP: Now, let's mark this as  
14 Modica Exhibit 2, please.  
15 (J. Modica Exhibit No. 2  
16 marked for identification.)  
17 BY MR. BLANKENSHIP:  
18 Q Let me show you what we've marked as  
19 Modica Exhibit 2. Do you recognize that as your  
20 response to Green Tree's interrogatories?  
21 A Yes.  
22 Q And did you review Exhibit 2 before it was  
23 served to Green Tree?  
24 A Yes.

Page 28

1 Q And are the answers in Exhibit 2 truthful  
2 and accurate?  
3 A Yes.  
4 Q Okay. On the second page -- I'm sorry,  
5 No. 6, yeah, on the second page, do you see we ask  
6 you for each telephone call, we ask for certain  
7 information.  
8 And then in your response you say,  
9 "Without waiving those objections, Debtors state  
10 that from late October 2011 to late May 2012, they  
11 received up to 5 calls per day from Katie Ferguson.  
12 These calls were placed to Debtor Jeff Modica's cell  
13 phone. Debtor Katarzyna Modica also received up to  
14 5 calls per day from Ms. Ferguson during the same  
15 period."  
16 Did you personally receive between one and  
17 five calls on each day between late October 2011 and  
18 late May 2012 on your cell phone?  
19 A I can't say that it's every day, but  
20 believe me, it was almost every day, and it was at  
21 least once a day, sometimes multiple times a day.  
22 That's for sure.  
23 Q And those calls would be reflected on the  
24 phone bills that you have?

Page 29

1 A No, because we bounced calls. She would  
2 call every single day. I was at work. I was  
3 running a million-dollar job at the time. I would  
4 get calls, and I'd see the number, and I'd bounce  
5 the call. And, unfortunately, because I tried to,  
6 our -- Verizon, it doesn't register when you don't  
7 answer the phone call and physically speak to the  
8 person. It won't register as -- even if she leaves  
9 me a voicemail because she's left multiple  
10 voicemails.  
11 Q I don't know what you mean by bounced the  
12 call.  
13 A Hit the button, so it rejects the call.  
14 Q Rejects the call?  
15 A Goes straight to voicemail.  
16 Q And this is on your cell phone?  
17 A Yes.  
18 Q So you would see a call come in from Green  
19 Tree, and did it identify Green Tree as the caller?  
20 A No.  
21 Q How did you know it was from Green Tree?  
22 A I know the number she called so much.  
23 Q Okay. And you would not take the call?  
24 A Correct.

Page 30

1 Q And --  
2 A I was at work. Very busy.  
3 Q Okay. So what -- you said that your phone  
4 records did show calls. What calls are actually  
5 shown on the records?  
6 A It did register the 50 -- I believe  
7 54-minute phone call that I expressed to you  
8 earlier. And there was another couple, I believe,  
9 that did register because my wife had called them  
10 when they had called our neighbor looking for me.  
11 Q So the only calls that are reflected on  
12 your phone bills --  
13 A Are when --  
14 Q -- are where you actually had a  
15 conversation, correct?  
16 A Correct. I believe so, yes.  
17 Q Okay. And what numbers did you receive  
18 calls from Green Tree on?  
19 A 800 numbers. There's one number --  
20 Q I'm sorry, your numbers. What number did  
21 you --  
22 A Oh, I'm sorry.  
23 Q That was my fault. What phone number of  
24 yours were you getting the calls from Green Tree on?

Page 31

1 A (630)625-2000.  
2 Q Okay. And what number was your wife  
3 getting calls on?  
4 A (630)625-2342.  
5 Q And do you have a land line?  
6 A No.  
7 Q And it looks like from the motion,  
8 paragraph 23, you allege that the calls came from  
9 (800)234-7101. Is that --  
10 A I believe that's the number. Off the top  
11 of my head --  
12 MR. BADWAN: 23. I'm sorry. That's  
13 Exhibit 1 and that's Exhibit 2.  
14 A If that's written down correctly, yes,  
15 then that's the correct number.  
16 BY MR. BLANKENSHIP:  
17 Q Okay. Now, how many times after your  
18 discharge did you personally speak with someone from  
19 Green Tree?  
20 A It was only a couple times.  
21 Q Two times?  
22 A I'm under oath, so approximately two  
23 times.  
24 Q Okay. Do two conversations stand out in

Page 32

1 your head or --  
2 A Well, this is between -- me personally?  
3 Q Yes, you personally?  
4 A I remember the one 54-minute phone call.  
5 Q I know your wife had separate calls --  
6 A Correct.  
7 Q -- but I'm just asking about your calls  
8 now.  
9 A Yes.  
10 Q So you recall one distinct conversation  
11 with Green Tree after your bankruptcy?  
12 A Correct.  
13 Q Okay. Do you recall when that was?  
14 A Approximately in December, I believe.  
15 Q Okay.  
16 A Of 2011.  
17 Q And did you take any notes of that  
18 conversation?  
19 A No, I didn't take any notes.  
20 Q Let's look at your motion again,  
21 Exhibit 1, and paragraph 27.  
22 MR. BADWAN: So next page.  
23 A Okay.  
24

Page 33

1 BY MR. BLANKENSHIP:  
 2 Q And you allege, "On November 12, 2011,  
 3 after Green Tree contacted the Debtors' neighbor,  
 4 the Debtors called Katie Ferguson and spoke to her  
 5 twice that day . . . ."  
 6 Did you personally speak with Ferguson on  
 7 November 12, 2011?  
 8 A I believe that that was the day that my  
 9 wife had called them.  
 10 Q Okay. Was that the first time that either  
 11 you or your wife had spoken with someone at Green  
 12 Tree?  
 13 A I believe -- going back, I think -- I want  
 14 to say one of us spoke with them previously because  
 15 we -- they were calling before that, you know what I  
 16 mean.  
 17 Q Do you have a recollection of that, you  
 18 personally?  
 19 A I don't remember a phone conversation, no.  
 20 I don't remember that far back.  
 21 Q Okay. Now, I'm going to ask a slightly  
 22 different question. I asked if you had any  
 23 conversations with Green Tree, and you've given your  
 24 answer to that. Now my question is between your

Page 34

1 discharge on September 8, 2008, and November 12,  
 2 2011, did you personally receive calls from Green  
 3 Tree that may not have ended in a conversation?  
 4 A Were they calling me?  
 5 Q Yes.  
 6 A Yes.  
 7 Q Okay. And do you know how many calls you  
 8 received between your discharge and November 12th?  
 9 A Multiple -- I mean, I can't count  
 10 obviously. A lot of calls.  
 11 Q And none of those you answered?  
 12 A Right. Correct.  
 13 Q Okay. And --  
 14 A But she did leave voicemails.  
 15 Q Well -- and you don't have any notes of  
 16 where you've transcribed or made a notation of the  
 17 content of any of those voicemails, correct?  
 18 A No, but I remember exactly what she says  
 19 every time.  
 20 Q Okay. What did she say every time?  
 21 A Jeff, this is Katie Ferguson from Green  
 22 Tree. You need to give me a call back at this  
 23 number. I think she left her extension. It is very  
 24 important.

Page 35

1 Q Okay. And that was the content of each  
 2 call?  
 3 A Most of the time, yes.  
 4 Q Do you recall any voicemails that had a  
 5 content other than what you've just told me?  
 6 A Not necessarily, no.  
 7 Q Okay. And did you ever do anything in  
 8 response to those voicemails?  
 9 A As far as?  
 10 Q Call her back?  
 11 A The time that I spoke with them.  
 12 Q Okay. In December?  
 13 A Right.  
 14 Q Why didn't you call her back before  
 15 December if you were getting these calls?  
 16 A I might have, that's what I said. Going  
 17 back, I don't recall a specific phone conversation,  
 18 but I believe that either me and my wife did speak  
 19 with them at the beginning because that's how we  
 20 knew they kept calling, they kept calling, kept  
 21 calling, kept calling.  
 22 Q Did you think she was calling about the  
 23 status of your home?  
 24 A About the status?

Page 36

1 Q Yeah.  
 2 A What do you mean?  
 3 Q What did you think she was calling about?  
 4 A To get a payment.  
 5 Q And you just kind of assumed that from the  
 6 message?  
 7 A Well -- or, like I said, either one of us  
 8 spoke with them previously, and obviously they --  
 9 during the 54-minute phone conversation, they  
 10 expressed what they were trying to get.  
 11 Q We'll get to that one.  
 12 A Okay.  
 13 Q I'm just now focused on the voicemails  
 14 between your discharge and when your wife had that  
 15 first conversation on November 12th.  
 16 A Sure, okay.  
 17 Q So one of you may have called Green Tree,  
 18 but you don't have any specific -- prior to November  
 19 12th --  
 20 A Or answered the phone call.  
 21 Q Okay. But you don't have any specific  
 22 recollection of you doing that?  
 23 A To be honest with you, no. I don't  
 24 remember a specific conversation with her.

Page 37

1 Q Okay. Do you know who initiated, whether  
2 your wife initiated the call on November 12th with  
3 Green Tree?  
4 A What's the question?  
5 Q Sure. You've alleged that Green Tree  
6 contacted the neighbor. Then the debtors called  
7 Katie Ferguson.  
8 A Correct.  
9 Q And I guess is it your testimony it's your  
10 wife who called Katie Ferguson at that time?  
11 A Yes.  
12 Q Okay. Did you have any discussion with  
13 your wife prior to her calling Green Tree?  
14 A Oh, yes.  
15 Q What was that discussion?  
16 A We were flabbergasted that the call was  
17 made to our neighbor, and we were upset about it.  
18 Q Okay. We'll get to that call in a bit.  
19 As of November 12, 2011, did you want to  
20 avoid foreclosure on your home?  
21 A As of November 12th?  
22 Q Yes, the day of this call.  
23 A Well, when we stopped paying, we didn't  
24 know what was going to -- I was planning on losing

Page 38

1 the house.  
2 Q Did you ever respond to any of the  
3 voicemails to tell Green Tree, you know, "Stop  
4 calling. We don't want the house. I've planned to  
5 lose the house," anything to that effect?  
6 A No.  
7 Q Were you present when your wife called  
8 Green Tree?  
9 A I don't believe so.  
10 Q Okay. And did your wife tell you about  
11 her call with Green Tree?  
12 A Not specifics. She --  
13 Q What did she tell you generally?  
14 A That she called them and let them know  
15 that they shouldn't be calling our neighbors.  
16 Q Okay. And there was -- you allege there  
17 was a second call on November 12th. Was that also  
18 your wife? It says and spoke to her twice --  
19 "... Debtors called Katie Ferguson and spoke to  
20 her twice that day . . . ."  
21 A Yes. You would probably -- to get the  
22 details on this phone conversation, because it was  
23 my wife, she would know a lot more than I would.  
24 Q That's fine. I just want to make sure you

Page 39

1 weren't the person that made the second call on  
2 November 12th.  
3 A I don't believe so, no.  
4 Q Okay. Then move down to paragraph 30  
5 where you allege, "After the calls continued, and  
6 more than a month after the Debtors personally  
7 advised Green Tree of their bankruptcy, on  
8 December 20, 2011, the Debtors once again returned  
9 Katie Ferguson's voicemail to notify her of their  
10 bankruptcy."  
11 Is that the call that you had with Green  
12 Tree on November 20, 2011?  
13 A I believe so. That's probably the  
14 54-minute phone conversation.  
15 Q Okay. So that -- so the call on  
16 December 20th was the first conversation that you've  
17 had with Green Tree after your bankruptcy discharge?  
18 A I believe so.  
19 Q And am I correct to assume you had  
20 received voicemails from Katie Ferguson between  
21 November 12, 2011, and when you had the conversation  
22 on December 20, 2011?  
23 A Correct.  
24 Q What prompted you to call -- did you call

Page 40

1 on --  
2 A I don't know if I happened to answer the  
3 phone when they called or I called them back. I  
4 can't recall that. I can -- the phone records will  
5 show it, though.  
6 Q Okay.  
7 A Like, I don't know if they called me three  
8 times that day and I called them back, or I just,  
9 like I said, happened to answer the phone when they  
10 made another call.  
11 Q So you personally spoke with Ms. Ferguson  
12 on December 20, 2011, right?  
13 A Correct.  
14 Q Was anyone else on the line besides you  
15 and her?  
16 A No. I'm on a cell phone.  
17 Q So it was just the two of you on the call?  
18 A I believe so, unless someone was on her  
19 end.  
20 Q Where were you at when you had the call?  
21 A I believe I was home.  
22 Q Do you know what time the call was?  
23 A It was in the evening probably because I  
24 work, so it was probably in the evening after, say,

Page 41

1 5:00.  
2 Q Okay. 5:45?  
3 A I'm guessing. I mean --  
4 Q How about 5:45, does that sound about  
5 right?  
6 A Right. It could be, yes.  
7 Q And that call lasted about an hour?  
8 A I believe 54 minutes.  
9 Q And you don't know if you called or they  
10 called you, but why did you choose to speak with  
11 Green Tree on December 20, 2011?  
12 A Well, after every phone call every day  
13 bothering me at work, bothering my wife, I don't  
14 know at that point, like I said, if I happened --  
15 like, "Hello," or if I called them to, you know,  
16 talk with them and see what's the chaos about.  
17 Q And when you refer to the --  
18 MR. BLANKENSHIP: I'm sorry, can you read  
19 back the answer?  
20 (Answer read as requested.)  
21 BY MR. BLANKENSHIP:  
22 Q When you testified about them bothering  
23 you and making phone calls, you're referring to the  
24 voicemails asking you to call them back, correct?

Page 42

1 A Correct.  
2 Q Okay. During this call on December 20,  
3 2011, what did you say to Ferguson and what did she  
4 say to you?  
5 A During the phone conversation?  
6 Q Yes.  
7 A All is I remember is her trying to get a  
8 payment, and I believe she said if I made a couple  
9 payments, that would -- that would help out.  
10 And then when she was pressuring me to  
11 make a payment and I couldn't, she -- I don't -- it  
12 was her supervisor, I'm assuming, but a man got on  
13 the phone, and he started asking me questions and to  
14 the effect -- the thing that stands out, because I  
15 was agitated at the time, was when he was asking me  
16 what am I doing with all of my money because of not  
17 paying.  
18 At that point I told him the phone  
19 conversation's over, and I hung up.  
20 Q Okay. So at some point during the call  
21 you were transferred to a manager?  
22 A Yes.  
23 Q And Ferguson was off the line?  
24 A Correct.

Page 43

1 Q How long did the portion of the call with  
2 Ferguson last?  
3 A I couldn't honestly tell you that amount  
4 of -- duration of time.  
5 Q And, likewise, you can't tell me how long  
6 the portion with the manager lasted?  
7 A Exact minutes, I have -- it was a  
8 54-minute phone conversation. I couldn't tell you  
9 if I was on the -- I couldn't tell you honestly.  
10 Q Do you remember anything else that was  
11 said during this 54-minute phone conversation other  
12 than what you've already told me?  
13 A As far as?  
14 Q Anything that anyone said. I mean, this  
15 was a pretty long call, and you've told me in about  
16 20 seconds what was said.  
17 A Well, it was her explaining to me.  
18 Q What did she explain to you?  
19 A Any kind of payment I could make. She  
20 probably did it ten different ways.  
21 Q Did she explain why she wanted you to make  
22 a payment?  
23 A I don't recall. Obviously because I  
24 haven't been paying, I would assume.

Page 44

1 Q Did she ask you if you wanted to stay in  
2 the house, if it was your intent to keep the house?  
3 A Yeah. I said no. Our bankruptcy  
4 discharged the loan.  
5 Q Well, I understand bankruptcy discharging  
6 the loan, but did she ask you if you wanted to stay  
7 in the house?  
8 A I believe so.  
9 Q Okay. And what did you tell her?  
10 A No.  
11 Q At what point in the conversation did you  
12 tell her that you didn't want to stay in the house?  
13 A I can't -- like I said, I can't recall. I  
14 mean, that was a long time ago. I can't recall the  
15 duration or when something was said. I mean, the  
16 phone conversation was probably recorded on their  
17 end. You can probably get the details. I know, you  
18 know, like what I told you we talked about, that I  
19 do know.  
20 Q What prompted you to -- the transfer to  
21 the manager?  
22 A I didn't prompt it.  
23 Q Yeah, but what --  
24 A She did.



Page 45

1 Q But what was said immediately before you  
2 were transferred to the manager?  
3 A I -- like I said, I don't -- I couldn't  
4 tell you exactly what was said. I didn't take any  
5 notes on the exact phone call at the time. I do  
6 remember that once she was trying to get me to make  
7 the payments and explaining to me what type of  
8 payments, at that point after she was done doing  
9 that is when she had him, I guess, get on the phone.  
10 Q Did you tell Ferguson or the manager that  
11 you were interested in a loan modification?  
12 A No.  
13 Q Did anyone raise the issue of a loan  
14 modification during this call?  
15 A That's when I talked -- as I told you  
16 earlier, that's when they talked about you have  
17 options. So I listened. I listened to their  
18 options because I'm a courteous person.  
19 And at that point when he started asking  
20 me the questions and offending me, I told him the  
21 phone conversation was over, and I hung up the  
22 phone.  
23 Q Did either Ferguson or the manager tell  
24 you that you needed to make a payment to avoid

Page 46

1 foreclosure?  
2 A I believe so, but I don't -- I believe  
3 they did. I can't be a hundred percent sure.  
4 Q Did you tell them that you would make a  
5 payment when you could?  
6 A I don't recall.  
7 Q And did you tell them that you wanted to  
8 avoid foreclosure or words to that effect?  
9 A I don't believe so.  
10 Q You were transferred to the manager, and  
11 tell me again specifically as best you can recall  
12 his exact words what he said that you found  
13 offensive.  
14 A Well, I found offensive when he was  
15 questioning where all my money was going when you  
16 haven't been paying on our loan, and what are you  
17 doing with your money?  
18 Q Okay.  
19 A Which, like I said in that point in time,  
20 I told him that's none of your business what I'm  
21 going through right now. And I told him this phone  
22 conversation is over, and I hung up the phone.  
23 Q Did you understand from the phone call  
24 that Green Tree was trying to help you to stay in

Page 47

1 your home?  
2 A No. I understood it as trying to collect  
3 payment at the time because they were so adamant  
4 that I can make a payment by credit card. I can  
5 make -- they wanted a payment, that was for sure.  
6 Q And that was so you could stay in your  
7 home, right?  
8 A I don't know if it was to try to -- I  
9 don't know what their intention at that point was.  
10 Q Do you recall anything else other than  
11 what you've told me so far about your call with  
12 Green Tree on December 20, 2011?  
13 A I mean, as far as?  
14 Q Whether either you said or what Ferguson  
15 said or what her manager said.  
16 A I believe that's -- that was the gist of  
17 everything that was talked about.  
18 Q Okay. And you don't have any notes or  
19 recordings or other records of the call on  
20 December 20th?  
21 A We didn't record anything. We were --  
22 Q And you didn't make any notes?  
23 A No, not that I recall making any notes.  
24 As far as what was said, no.

Page 48

1 Q Other than December 20, 2011, were there  
2 any other times that you personally spoke with a  
3 representative of Green Tree?  
4 A Other than December? After December?  
5 Q Well, let's start with after December,  
6 yeah.  
7 A I don't believe so.  
8 Q Okay. And then prior to December 20th --  
9 between the discharge and December 20th, do you  
10 recall any other conversations that you had  
11 personally with someone at Green Tree?  
12 A Like I said, I don't remember a specific  
13 conversation, but we may have had contact -- I may  
14 have spoke with them before that.  
15 Q But the only conversation you actually --  
16 A That sticks --  
17 Q Let me finish. The only conversation you  
18 actually remember between the discharge and today  
19 that you had with Green Tree was on December 20,  
20 2011?  
21 A Yes. That's the specific conversation  
22 that stands out.  
23 Q Okay. Let's look at paragraph 25 of  
24 your -- of Exhibit 1 where you allege, "Katie

<p style="text-align: right;">Page 49</p> <p>1 Ferguson also called both of the Debtors' parents  2 inquiring about the Debtors in order to collect upon  3 the subject debt."  4 What are the names of the parents whom  5 Green Tree called?  6 A Margaret and Joe Pangallo are my parents.  7 Q And did they call Katie's parents as well?  8 A Correct. I believe.  9 Q What's the name?  10 A I believe it's her mom, which would be  11 Halina Kuzianik.  12 Q So was it Pangallo?  13 A Yeah, Pangallo.  14 Q Do you know how many times someone at  15 Green Tree called Margaret Pangallo?  16 A I don't recall an exact amount. I know  17 that they did leave a message on their voice  18 recording machine.  19 Q Do you know what that message said?  20 A I believe it was looking for Jeff, and it  21 was Katie Ferguson from Green Tree.  22 Q Do you recall anything else from that  23 voicemail?  24 A I don't. It wasn't my voicemail, so I</p>	<p style="text-align: right;">Page 51</p> <p>1 Q Have you ever spoken to Halina about the  2 calls from Green Tree?  3 A Personally?  4 Q Yes.  5 A No.  6 Q I'd have to ask your wife about that?  7 A Sure. Exactly.  8 Q All right. And you're not aware of any  9 notes that your mother may have taken from that  10 phone call that currently exist?  11 A To be honest with you, no.  12 Q Okay.  13 A I don't even think she took a note. I  14 mean, she might have written something down for me  15 on a piece of paper, but as far as her taking notes  16 on the phone call, I don't believe so.  17 Q Your parents knew about your bankruptcy?  18 A No.  19 Q They never knew?  20 A No.  21 Q Did your parents ask why Green Tree was  22 calling you?  23 A Did they ask why?  24 Q Yes.</p>
<p style="text-align: right;">Page 50</p> <p>1 don't.  2 Q Did you actually hear that voicemail?  3 A No, I didn't.  4 Q So did your mother tell you the contents  5 of the voicemail?  6 A She had told me that they called, left a  7 message, and I believe she wrote down maybe her name  8 and number or something.  9 Q Okay. Did your mother tell you anything  10 else about that call?  11 A No. That was pretty much it, I believe.  12 Q And do you recall any other calls to your  13 parents, being told about any other calls to your  14 parents other than the one you've just referred to?  15 A There might have been another one. I'm  16 not sure how many times they called, but I know it  17 was at least once with a voice machine recording.  18 Q And the gist of each of the messages was  19 we're looking for Jeff. Please have him call us,  20 something like that?  21 A Correct.  22 Q Okay. And do you know how many times  23 Green Tree called Halina?  24 A That I don't.</p>	<p style="text-align: right;">Page 52</p> <p>1 A Yeah.  2 Q What did you tell them?  3 A I told them we were going through a rough  4 time, and we'd talk to them about it later.  5 Q Did you talk to them about it later?  6 A Eventually, yes, we had to because that's  7 where we were moving if -- obviously, you know --  8 Q If the -- if you had hadn't been able --  9 A If we had to move, when we were getting  10 ready.  11 Q -- to modify your --  12 A Right.  13 Q If you hadn't been able to modify your  14 original loan --  15 A Correct.  16 Q -- you were going to move in with your  17 parents?  18 A Correct.  19 Q Okay. Paragraph 26 you allege, "In  20 November 2011, Katie Ferguson called the Debtors'  21 neighbor inquiring about the Debtors in order to  22 collect upon the subject debt."  23 What's the name of the neighbor that was  24 called?</p>



Page 53

1 A Donna and Scott Birmingham.  
2 Q Do you know what their phone number was?  
3 A What their phone number, home phone  
4 number?  
5 Q Yeah.  
6 A No, offhand I don't.  
7 Q The number that Green Tree called?  
8 A Yeah, I have no idea.  
9 Q Okay. How do you know that Green Tree  
10 called the Birminghams?  
11 A Because Donna came over and spoke with my  
12 wife about it.  
13 Q Did you speak with Donna about the call?  
14 A No.  
15 Q Or Scott did you say?  
16 A No.  
17 Q So the only thing you know about this call  
18 is what your wife then told you, correct?  
19 A Correct.  
20 Q And what did your wife tell you about  
21 Green Tree's calls to Birmingham? Was there more  
22 than one call?  
23 A I don't -- I'm not sure. I can't answer  
24 that question.

Page 54

1 Q What did your wife tell you about the call  
2 that Green Tree made to the Birminghams?  
3 A Well, that they were calling our neighbors  
4 looking for us.  
5 Q Anything else?  
6 A No. That's pretty much it.  
7 Q Okay. Are you aware of any notes or any  
8 other documentation of the call from Green Tree to  
9 Birmingham?  
10 A I'm not aware.  
11 Q Are you aware of any other calls that  
12 Green Tree made to any of your other neighbors?  
13 A I am not aware.  
14 Q Are you aware of Green Tree calling anyone  
15 other than you, Birmingham, your parents or Katie's  
16 parents, you and Katie regarding your house?  
17 A No.  
18 Q Okay. Paragraph 35 you allege,  
19 "Thereafter, a representative of Green Tree sent a  
20 large intimidating man to visit the Debtors at the  
21 subject property, who rang their doorbell, spoke to  
22 them about their ability to pay the subject debt,  
23 and stood in the doorway until the Debtors advised  
24 him that they understood he was seeking to collect

Page 55

1 upon the subject debt and would take that into  
2 consideration, as well as call Green Tree to discuss  
3 payment of the subject debt."  
4 Did you personally speak with this man who  
5 visited?  
6 A No. I was at work.  
7 Q And are you aware of any notes that exist  
8 or other documentation regarding this conversation  
9 that your wife had with this representative of Green  
10 Tree?  
11 A Yes.  
12 Q What?  
13 A A document that he actually handed over to  
14 my wife.  
15 Q What was that document?  
16 THE WITNESS: Do you have the document  
17 here?  
18 MR. BADWAN: We'll produce that.  
19 THE WITNESS: We do have a document that  
20 he handed over to my wife.  
21 BY MR. BLANKENSHIP:  
22 Q That still exists?  
23 A I'm not sure exactly off the top of my  
24 head what it states, but it does exist. We have a

Page 56

1 copy, and they have a copy.  
2 MR. BADWAN: I'll produce it.  
3 BY MR. BLANKENSHIP:  
4 Q Okay. And what did your wife tell you  
5 about this conversation with the person from Green  
6 Tree?  
7 A That they came over to the house while she  
8 was at home with the kids, and my father-in-law was  
9 there with them, happened to be there at the time.  
10 Q Okay. Did she tell you anything else  
11 about the visitor from Green Tree?  
12 A Basically she told me about the visit.  
13 The guy came over, handed the papers, said that I  
14 needed to call them on this issue right away, and  
15 that's what I recall from that.  
16 Q And you didn't call Green Tree after that?  
17 A Let's see. That was around -- I don't  
18 believe so.  
19 Q Was this visit after your December 20,  
20 2011, phone call with Green Tree?  
21 A Yes.  
22 Q Do you know --  
23 A Yes, it was.  
24 Q Do you know when it was?

Page 57

1 A It was in approximately in, I want to say,  
2 March of 2011. That's me putting my best -- I mean,  
3 I'm not sure of the exact day, date. You know, it  
4 was approximately March 2011, though.  
5 Q When did you last receive a phone call  
6 from Green Tree?  
7 A I want to say April, around April.  
8 Q Of?  
9 A 2011 when all the calls stopped. They  
10 totally stopped calling if I remember correctly.  
11 Can I back up for a second?  
12 Q Yes. Sure.  
13 A That is -- they just contacted me a month  
14 ago regarding -- sorry. The lady told me that  
15 because we modified the second one, they hold the  
16 lien on the first one. She was sending me paperwork  
17 or something like that. And that was the last time  
18 Green Tree contacted me.  
19 Q Okay. I --  
20 A Nothing to do with, I don't think, you  
21 know, as far as the phone calls that Katie Ferguson,  
22 I don't know -- to this day, I still have the packet  
23 at home. I'm not sure what I'm going to -- what to  
24 do with it.

Page 58

1 Q And I'm a little confused, because I think  
2 you used first and second in a way I don't  
3 understand. The first mortgage is the one that you  
4 have modified, correct?  
5 A Correct.  
6 Q Green Tree was the second?  
7 A Correct.  
8 Q So Green Tree contacted you and said what?  
9 A Well, you asked me when was the last time  
10 I had contact with them.  
11 Q Yeah.  
12 A Regarding the Katie Ferguson phone calls  
13 was, like I said, I believe April the phone calls  
14 stopped.  
15 Q Of 2011?  
16 A But I actually just got contacted, I told  
17 you about --  
18 MR. BADWAN: Don't discuss anything we  
19 talked about.  
20 THE WITNESS: Okay.  
21 BY MR. BLANKENSHIP:  
22 Q Let me just back up because I want to make  
23 sure I understand. Your last phone call with --  
24 from Katie Ferguson was in April 2011 or so,

Page 59

1 correct?  
2 A Correct.  
3 Q And very --  
4 A No, no, no. The last time they were  
5 calling --  
6 Q Right.  
7 A -- was in April, yes.  
8 Q The last time Green Tree was calling was  
9 in April 2011?  
10 A Correct.  
11 Q But about a month ago you were contacted  
12 by Green Tree, correct?  
13 A Correct.  
14 Q And tell me again what that was about.  
15 A Okay.  
16 Q Was it a phone call?  
17 A Yes. It was a phone call, a message, and  
18 she left a message. I returned her phone call.  
19 Q And what was the message?  
20 A The message was -- there was a different  
21 lady obviously, and she said to give her a call  
22 back. She left a phone number and extension.  
23 Q And you called her back?  
24 A I called her back, and she explained that

Page 60

1 you modified your first mortgage, and we are sending  
2 you a packet. I believe it was a 2MP. Does that  
3 sound --  
4 Q It's whatever. Go ahead.  
5 A And I'm not -- she sent out the packet,  
6 and I still have it.  
7 Q And did that packet relate to a proposed  
8 modification for your second mortgage?  
9 A What she said it was an extinguishment.  
10 Q Extinguishment. Of your second mortgage?  
11 A I'm guessing, yeah, because that's who  
12 Green Tree . . .  
13 Q Okay.  
14 A It was -- it must be through the HAMP  
15 program that we modified because I see it had the  
16 HAMP on top of the paper.  
17 Q In paragraph 36 you allege that,  
18 ". . . Debtors suffered damages from Green Tree's  
19 actions. . . ."  
20 What damages have you suffered as a result  
21 of Green Tree's phone calls which you contend  
22 violate the discharge order?  
23 A Well, having to explain not on our own  
24 terms to our neighbors, our family, and just going

Page 61

1 through the aggravation of getting bothered day in  
2 and day out at work, at home, in the evening,  
3 whatever we were doing at the time when we were  
4 going through enough.  
5 Q Okay. When you mean aggravation, that  
6 means getting a phone call and pressing the button  
7 to reject the call?  
8 A No, aggravation of being harassed by  
9 numerous phone calls and just --  
10 Q But --  
11 A The phone conversation that I had with the  
12 supervisor I'm assuming.  
13 Q But the phone calls, you rejected all of  
14 them. You didn't actually accept any of the phone  
15 calls, correct? That's what we're talking --  
16 A What about the 54-minute phone  
17 conversation?  
18 Q All right. Which you may have called or  
19 they may have called you. You're not sure, right?  
20 A Right.  
21 Q Okay. Put that one aside. Let's talk  
22 about all the other phone calls that you contend  
23 were happening daily, sometimes multiple times a  
24 day.

Page 62

1 A Yes.  
2 Q The aggravation of that consisted of you  
3 getting a call and seeing it was from Green Tree and  
4 pressing a button to reject the call, correct?  
5 A No. It was listening to messages during  
6 meetings at work because she would leave the  
7 voicemails, that I told you, things of that nature  
8 constantly.  
9 Q And the voicemails all lasted just a few  
10 seconds, correct?  
11 A Correct.  
12 Q Have you seen any counselor or  
13 psychological, medical professional regarding the  
14 effects of Green Tree's calls on you?  
15 A No, I haven't.  
16 Q When you say you had to explain it to your  
17 neighbors, what neighbor did you have to explain to?  
18 A The ones that they called.  
19 Q And that's just Donna Birmingham?  
20 A Correct.  
21 Q Did you actually explain anything to Donna  
22 Birmingham?  
23 A No. My wife actually talked to her.  
24 Q So you haven't actually had to explain

Page 63

1 anything to any neighbors, correct?  
2 A No. At a later time we discussed it  
3 another time, and they were aware because obviously  
4 they knew at that point.  
5 Q What did you discuss with them, the  
6 Birminghams?  
7 A What was going on with the house. Just  
8 what was going on with the house and the situation.  
9 Q Okay. Tell me exactly what you -- when  
10 was this conversation you're referring to now?  
11 A It was after that it happened. I couldn't  
12 tell you, like I said.  
13 Q And what did you talk about with regard to  
14 the house and what was happening? What did you tell  
15 them?  
16 A Well, we told them regarding the phone  
17 call the reason being is because of we were going  
18 through a tough time, and we were possibly losing  
19 the house, in long story short.  
20 Q Are you out of pocket any money as a  
21 result of Green Tree's phone calls?  
22 A As far as -- could you rephrase? Like --  
23 Q Yeah. Have you lost -- did you suffer any  
24 monetary damages as a result of Green Tree's phone

Page 64

1 calls?  
2 A No. I mean . . .  
3 Q And how did your parents react when you  
4 explained to them what was going on with Green Tree?  
5 A As far as the phone call or . . .  
6 Q Well, yeah. You've said that part of your  
7 damages was having to explain to your parents what  
8 was going on. And I'm trying to understand -- you  
9 explained your situation that you might lose your  
10 house, right?  
11 A Correct.  
12 Q And that wasn't Green Tree's fault that  
13 you might lose your house, correct?  
14 A Correct.  
15 Q So any stress related to possibly losing  
16 your house wasn't as a result of Green Tree's  
17 actions, correct?  
18 A Correct.  
19 Q And you explained to your parents that you  
20 might lose your house, correct?  
21 A Yep.  
22 Q And did that upset them?  
23 A Obviously I'm sure they were a little  
24 upset, I mean . . .

Page 65

1 Q Well, compared to your losing your house  
2 and the emotional impact of losing your house, how  
3 did the emotional impact of Green Tree's phone calls  
4 compare?  
5 A Well, because it made you feel -- after  
6 the -- when someone was telling you what are you  
7 doing with your money when you're struggling, it's  
8 pretty rough. I mean, you're not at a good point as  
9 it is, and I mean, I don't know if you -- it was a  
10 bad time, and that made it worse. That's all I  
11 could say about that. I don't know how to explain  
12 it.  
13 Q And I guess I'm trying to understand how  
14 much it made it worse. It's pretty bad that you're  
15 going to lose your house, right? I mean, that's  
16 very difficult for you to go through, losing your  
17 house?  
18 A Correct.  
19 Q And how much worse was it made by the  
20 virtue of your one phone conversation with Green  
21 Tree?  
22 A Are you asking me a scale?  
23 Q Yeah.  
24 A I couldn't tell you. I mean, what do you

Page 66

1 want? How do I answer that?  
2 Q I don't know. I'm trying to understand  
3 the relative emotional suffering that you went  
4 through.  
5 A I mean, that's like saying you're down  
6 then someone kicks you, how -- I couldn't answer  
7 that. I'm sorry, I don't know how to . . .  
8 MR. BLANKENSHIP: Okay. I don't think I  
9 have any other questions for you.  
10 MR. BADWAN: Okay. Do you mind if I ask  
11 questions?  
12 MR. BLANKENSHIP: Sure.  
13 CROSS-EXAMINATION  
14 BY MR. BADWAN:  
15 Q Mr. Modica, you testified earlier that  
16 Bayview reached out to you for a loan modification.  
17 Could you please explain how they reached out to  
18 you?  
19 A A phone call.  
20 Q Okay. Now, did -- were they calling three  
21 to five times a day?  
22 A No.  
23 Q How many times did they call,  
24 approximately?

Page 67

1 A They called one time, which I answered.  
2 They explained everything to me. They told me about  
3 the documents I would need to submit, and that was  
4 it. They told -- once we submitted them, they said  
5 three months we will get back to you.  
6 Q Did they ask you for payment on this phone  
7 call?  
8 A No.  
9 Q They just told you you may be eligible for  
10 loan modification?  
11 A Correct.  
12 Q Okay. When Green Tree called and you  
13 talked to them, would they always ask for payment?  
14 MR. BLANKENSHIP: Well, objection, lack of  
15 foundation. There's only been one actual  
16 conversation he had with Green Tree. So if you're  
17 going to ask questions about phone calls, please be  
18 specific.  
19 BY MR. BADWAN:  
20 Q Well, I'm trying to get the relative tone  
21 of the two conversations that you've had with  
22 Bayview and the one you had with Green Tree. I  
23 believe it was Katie Ferguson you testified?  
24 A Correct.

Page 68

1 Q Describe the difference of the nature of  
2 the call and the tone of the call. So start with  
3 Bayview, the tone and nature of the call. Was it  
4 unfriendly, friendly? So do you understand the  
5 question or should I rephrase?  
6 A I do. It was obviously totally different  
7 as I told you what the content of the voicemails  
8 were when she was telling me I need to call her  
9 back.  
10 Bayview was trying to -- they reached out  
11 to me, which was surprising, and just told me my  
12 options of a modification and what I need to do to  
13 accomplish that.  
14 Q Did they -- did Bayview ask you why you  
15 haven't been paying your loan?  
16 A No, not at all.  
17 Q And Bayview only called you once, correct?  
18 A Correct.  
19 Q You indicated that you defaulted on both  
20 loans when your wife stopped working. Why did she  
21 stop working?  
22 A We have two small children.  
23 Q So she stayed at home with them?  
24 A Correct.

Page 69

1 Q To the best of your knowledge, did Green  
2 Tree ever foreclose on you? Did they ever file a  
3 lawsuit to foreclose on the property?  
4 A I don't believe so.  
5 Q Do you remember the closing on the house  
6 where you signed the papers to purchase the home?  
7 A Originally?  
8 Q Yes.  
9 A Vaguely, not very well.  
10 Q Well, let's focus on Green Tree's second  
11 mortgage. Was your wife with you when you took out  
12 that loan?  
13 A I believe so.  
14 Q Okay. Now, were those loans both obtained  
15 at the same time, which is the loans of 80/20, so  
16 that they both funded the initial purchase, or was  
17 that a home equity line with Green Tree?  
18 A No. I know what you're trying to get at.  
19 They were separate. There was a first and a second.  
20 Q Now, was your wife liable on the note, and  
21 I want to explain what that means. Was she there  
22 with you when you took that loan out?  
23 A The second?  
24 Q Yes, the Green Tree.

Page 70

1 A I believe so.  
2 Q She was there; she signed papers?  
3 A I -- I don't recall if she actually signed  
4 the papers, but she was there.  
5 Q Did she provide her number to Green Tree?  
6 A I don't believe so. I'm not a hundred  
7 percent sure. I don't see why she would.  
8 Q Now, in the conversation you had with  
9 Katie Ferguson in December of 2011, did you ever  
10 tell Katie or her supervisor, or who you assumed to  
11 be a supervisor, that you want to stay in the home?  
12 A No.  
13 Q You never gave them intent, I'll do what  
14 it takes or anything like that?  
15 A I do not believe so.  
16 Q How did it make you feel when they were  
17 calling third parties, by third parties I mean your  
18 neighbor and your parents? Let's start with your  
19 neighbor. She called your wife you testified  
20 earlier. Presumably when your wife told you, how  
21 did that make you feel?  
22 A As I told him, not good. I mean, you  
23 feel -- like I said, the whole situation was already  
24 hard.

Page 71

1 Q Did you kind of feel it was an invasion of  
2 privacy in any way?  
3 MR. BLANKENSHIP: Objection, form of the  
4 question.  
5 BY MR. BADWAN:  
6 Q Were you scared people were going to find  
7 out about your financial situation?  
8 MR. BLANKENSHIP: Same objection.  
9 BY MR. BADWAN:  
10 Q Did you find the calls to be harassing?  
11 A Yes.  
12 Q Why did you find them to be harassing? If  
13 you didn't answer the phones, why did you find them  
14 to be harassing?  
15 A As I told him, I was called almost every  
16 day. I was at work. You know, I was running a job,  
17 which is stressful enough. My phone is ringing  
18 already a lot, and that adds to it.  
19 Q When you talked to Katie Ferguson on  
20 December 20, 2011, did Katie ever acknowledge the  
21 bankruptcy filing?  
22 A When I talked to Green Tree, December?  
23 Q December 20th, that was the long call I  
24 believe, the 54-minute call?

Page 72

1 A Right.  
2 Q Did they say, "Mr. Modica, you filed for  
3 bankruptcy. You're not liable for this debt.  
4 However, we still have a lien. We may have  
5 something to work out with you"?  
6 A I don't believe so.  
7 Q Did you ever tell them you filed for  
8 bankruptcy?  
9 A I believe so, yes.  
10 Q And how did they respond to that?  
11 A As I said, I'm not sure the exact -- I  
12 don't know what they said after that as far as the  
13 exact phone conversation.  
14 Q But they would request payment after you  
15 told them?  
16 A Correct.  
17 Q When you took out the loan with Green  
18 Tree, did you give them your neighbor's number?  
19 A No.  
20 Q Did you give them your parents' number?  
21 A No, I don't believe so.  
22 Q So you never gave them Margaret Pangallo's  
23 number?  
24 A I don't believe so, no.



<p style="text-align: right;">Page 73</p> <p>1 Q Or Halina Kuzianik?</p> <p>2 A Kuzianik. I don't believe so, no.</p> <p>3 Q Did you ever give them Donna or Scott</p> <p>4 Birmingham's number?</p> <p>5 A No.</p> <p>6 Q Do you have any idea how they would have</p> <p>7 gotten those numbers?</p> <p>8 A I don't have a clue. I mean . . .</p> <p>9 Q Now, you testified earlier that you were</p> <p>10 already struggling through a financial hardship, and</p> <p>11 this added more stress. How did the supervisor by</p> <p>12 him telling you, "What are you doing with your</p> <p>13 money?" make you feel?</p> <p>14 A Not good.</p> <p>15 Q Almost made you feel like a dead beat?</p> <p>16 MR. BLANKENSHIP: Objection, form of the</p> <p>17 question.</p> <p>18 A Like a loser, like you're not doing what</p> <p>19 you're supposed to be doing when that's not the type</p> <p>20 of person I am, I mean, just to begin with.</p> <p>21 BY MR. BADWAN:</p> <p>22 Q Why do you think they called your</p> <p>23 neighbor?</p> <p>24 MR. BLANKENSHIP: Object to the form of</p>	<p style="text-align: right;">Page 75</p> <p>1 wasn't making a payment no matter what is when he</p> <p>2 came on the line.</p> <p>3 Q Do you recall if you had to approximate</p> <p>4 how long you were on the phone with Katie as opposed</p> <p>5 to the supervisor? Just an approximation. If you</p> <p>6 can recall. If you don't recall --</p> <p>7 A I have to be honest with you, I cannot</p> <p>8 approximate because I don't remember.</p> <p>9 Q Was he more aggressive than Katie, the</p> <p>10 supervisor?</p> <p>11 A Yes. I would say yes.</p> <p>12 Q And what would you base that on?</p> <p>13 A I base that on the questions he asked me.</p> <p>14 Q Okay. Could you, if you can remember what</p> <p>15 questions he asked, could you please repeat those?</p> <p>16 A Well, as I told him, he was asking me what</p> <p>17 I did with my money the whole time; that I should</p> <p>18 have the money to make a payment because I haven't</p> <p>19 been paying.</p> <p>20 Q Did you tell the supervisor that you filed</p> <p>21 bankruptcy?</p> <p>22 A Yes.</p> <p>23 Q What was his response?</p> <p>24 A I don't remember his exact response as far</p>
<p style="text-align: right;">Page 74</p> <p>1 the question.</p> <p>2 MR. BADWAN: What's wrong with the form?</p> <p>3 MR. BLANKENSHIP: Speculation. There's no</p> <p>4 foundation he knows why -- no reason to think he</p> <p>5 would know why they called his neighbor. He's</p> <p>6 guessing.</p> <p>7 BY MR. BADWAN:</p> <p>8 Q Why would you guess they called your</p> <p>9 neighbor?</p> <p>10 MR. BLANKENSHIP: Object to the form of</p> <p>11 the question. Now you're asking him to guess.</p> <p>12 BY MR. BADWAN:</p> <p>13 Q Now, you were on the -- you were talking</p> <p>14 to Katie Ferguson for a while. At what point did</p> <p>15 she transfer you to her what you thought would be a</p> <p>16 supervisor? Tell us more about that. I mean,</p> <p>17 something must have happened that she would need</p> <p>18 someone else to come on the line. Do you recall why</p> <p>19 it was transferred?</p> <p>20 A I believe -- like I said, I don't remember</p> <p>21 the length of the phone conversation between the</p> <p>22 supervisor split time with Katie Ferguson. But I do</p> <p>23 remember that she was trying to get me to make a</p> <p>24 payment. And once she probably realized that I</p>	<p style="text-align: right;">Page 76</p> <p>1 as his exact words.</p> <p>2 Q All right. You testified earlier that the</p> <p>3 last call was in April 2011?</p> <p>4 A Approximately.</p> <p>5 Q However, you also testified that you</p> <p>6 reviewed these pleadings, and it said that the long</p> <p>7 conversation with Katie Ferguson was on December 20,</p> <p>8 2011. Were you perhaps mistaken when you said April</p> <p>9 of 2011? Should it have been 2012?</p> <p>10 A Oh, I'm sorry. Possibly, yes.</p> <p>11 Q Okay. So that conversation with Katie</p> <p>12 Ferguson definitely happened after April 2011?</p> <p>13 A Wait. I'm confused.</p> <p>14 Q So at one point you were asked if you</p> <p>15 reviewed these pleadings, and you said, yes, you</p> <p>16 did. And you were asked if they seemed accurate?</p> <p>17 A Correct.</p> <p>18 Q You said, yes, they were accurate. But at</p> <p>19 one point you said that the last call you received</p> <p>20 from Green Tree was April 2011. However, the call</p> <p>21 with Katie Ferguson is December 2011. So --</p> <p>22 A April 2012.</p> <p>23 Q So you meant April 2012?</p> <p>24 A Yeah, sorry.</p>

Page 77

1 Q Are you sure about that?  
2 A Yes.  
3 Q So that was just a mistake?  
4 A Yes.  
5 Q It was just a calculation, okay.  
6 MR. BLANKENSHIP: That's what I understood  
7 you to mean.  
8 MR. BADWAN: Oh, okay.  
9 MR. BLANKENSHIP: I mean, they continued  
10 after December 2011.  
11 MR. BADWAN: I just wanted to clarify  
12 that.  
13 MR. BLANKENSHIP: No, no, I'm glad you  
14 did. I didn't catch it myself.  
15 THE WITNESS: All these dates. I'm trying  
16 to do my best to --  
17 MR. BADWAN: Yeah. No, absolutely. It  
18 was a couple years ago, so we understand. We just  
19 wanted to clarify that.  
20 BY MR. BADWAN:  
21 Q And then they called you again you said a  
22 couple months ago?  
23 A On the other, as I explained to him, yes.  
24 It was not the same lady that was calling, though.

Page 78

1 Q Was your wife frustrated by the calls?  
2 Did she express frustration or anger?  
3 A Of course.  
4 Q Did it ever cause any strain between you  
5 and her?  
6 A Of course.  
7 Q Please elaborate on that.  
8 A Well, just having to discuss it on top of  
9 everything else at the time is stressful. Spending  
10 time when we have children and other things that  
11 needs our time, spending any amount of time on  
12 things of that nature to me is stressful.  
13 Q Was it almost a reminder that you were  
14 getting kicked out of your house?  
15 A Well, for sure. Every time I saw the  
16 phone number, call my phone it was a reminder.  
17 Q And it was the same number every time?  
18 A Yes.  
19 Q And Ms. Ferguson would always -- she would  
20 always state her name in the voicemails that she  
21 would leave?  
22 A Yes.  
23 Q And would she leave a voicemail on every  
24 single call?

Page 79

1 A I can't say every single call. I would  
2 say 90 percent of them, yes.  
3 Q Now, that -- back to the December  
4 conversation with Katie Ferguson, from what you  
5 recall, that was probably one of the only times you  
6 actually spoke to someone with Green Tree, correct?  
7 A That I recall that sticks out, yes.  
8 Q Did she tell you the call was being  
9 recorded?  
10 A I believe -- I believe so. I'm not a  
11 hundred percent, but I believe so.  
12 Q Now, let's talk about the man that came to  
13 your house. You were not -- you testified you were  
14 not home, correct?  
15 A Correct. I was at work.  
16 Q When did your wife tell you this man came  
17 to your house, was it when you got home, was it --  
18 did she call you?  
19 A It was either I would imagine when I got  
20 home, or she called after it happened.  
21 Q What was her reaction to a man coming to  
22 your house?  
23 A Well, at first I was obviously upset and  
24 mad.

Page 80

1 Q What was her reaction from what you can --  
2 you know, you know your wife. You guys have been  
3 married for a while.  
4 A I think she was startled. I mean, she's  
5 there with the kids. She was a little startled, and  
6 then obviously intimidated I would say. She didn't  
7 know obviously when he was coming up to the door --  
8 you know, she didn't know what was going on or what  
9 his intention was or -- you know.  
10 Q Did the large intimidating man ever ask  
11 your wife, "Are you guys staying here for a while?  
12 What's your intent?"  
13 MR. BLANKENSHIP: Objection, calls for  
14 speculation. He wasn't there.  
15 BY MR. BADWAN:  
16 Q Did your wife tell you? Did your wife  
17 tell you that the intimidating man, as she described  
18 it, did he ask what your intent was with the house?  
19 A I can't be for sure what she told -- or  
20 what he told her as far --  
21 Q Well, do you remember what she told you he  
22 told her?  
23 MR. BLANKENSHIP: I just object to  
24 hearsay.



<p style="text-align: right;">Page 81</p> <p>1 MR. BADWAN: Lacks a little evidence,  2 okay.  3 BY MR. BADWAN:  4 Q Outside of Katie Ferguson, anyone else --  5 and the supervisor, anyone else ever leave  6 voicemails -- or outside of Katie Ferguson, the  7 intimidating -- or the supervisor never left  8 voicemails. It was always Katie Ferguson?  9 A Yes.  10 Q So it's almost like you always had this  11 Katie Ferguson lady, nobody else, correct?  12 A Correct.  13 Q What did you tell -- or do you know what  14 your wife told your neighbor why Green Tree is  15 calling for them?  16 MR. BLANKENSHIP: Objection, calls for  17 speculation.  18 BY MR. BADWAN:  19 Q Did your wife tell you what she told your  20 neighbor as to why Green Tree was calling?  21 A Not --  22 MR. BLANKENSHIP: Objection, hearsay.  23 MR. BADWAN: What is -- what's wrong with  24 that? Hearsay?</p>	<p style="text-align: right;">Page 83</p> <p>1 modification package like Bayview did?  2 A I don't believe so.  3 Q Where it said if you make these three  4 payments, we're going to make your loan current?  5 A I don't believe so.  6 Q And you stated that Bayview called one  7 time, correct?  8 A Correct.  9 Q Why did you pick up that call?  10 A Because I answered the phone call. I  11 didn't -- it was -- I didn't know the number, and I  12 answer my phone.  13 Q Okay. And do you remember how long that  14 Bayview call lasted for?  15 A The initial call?  16 Q Yeah.  17 A I would -- to the minute, obviously not,  18 but I would assume -- I remember when I was talking  19 to them what job I was at, and approximately I would  20 say 15 minutes.  21 Q And the tone was different between the  22 Bayview calls and the Green Tree calls?  23 A Obviously, yes.  24 Q In what ways were they different?</p>
<p style="text-align: right;">Page 82</p> <p>1 MR. BLANKENSHIP: If his wife was telling  2 him what she --  3 BY MR. BADWAN:  4 Q Obviously a neighbor comes to your wife  5 and says, hey -- or what your wife told you, someone  6 from Green Tree called. Would that be accurate?  7 A Yes.  8 Q Did your wife ever tell you how she  9 responded to why?  10 A Specifics? I don't recall specifics the  11 conversation of what she told me she talked to her  12 about.  13 Q Do you know what your wife told her mom  14 when they called her why they were calling? Did you  15 guys ever have a conversation about that?  16 A Specifically, no. I mean, I don't know  17 exactly what my wife said to -- I couldn't answer  18 that honestly because I don't know a hundred  19 percent.  20 Q Now, I want to make something clear. You  21 never told Green Tree you want to stay in the house.  22 Would that be accurate?  23 A That would be accurate.  24 Q Did Green Tree send you a loan</p>	<p style="text-align: right;">Page 84</p> <p>1 MR. BLANKENSHIP: Asked and answered.  2 BY MR. BADWAN:  3 Q Have you done any research on -- did you  4 ever go on Google and put "Green Tree, continuous  5 calls" or anything? Did you ever look into this  6 matter why they were calling, why Green Tree was  7 calling you so many times? Did you ever kind of  8 investigate what's going on here, and why are they  9 calling so much?  10 A Actually, yes.  11 Q Tell me more about that.  12 A I went on the computer and just did a  13 search of this type of situation and found that -- I  14 found other people who was going through the same  15 thing.  16 Q So kind of same exact thing?  17 A Right.  18 Q Kind of same person calling them  19 continuously?  20 A Correct.  21 MR. BLANKENSHIP: I object to the form of  22 the question. I object to him testifying as to what  23 his Internet searches may have shown as hearsay, and  24 I'm not quite sure why you're wasting time in a</p>

Page 85

1 deposition with this. But he can answer your  
2 questions.  
3 BY MR. BADWAN:  
4 Q Did your kids ever ask you who that man  
5 was that came to the house or your wife if she told  
6 you?  
7 A I don't recall because I wasn't at that --  
8 I wasn't home at that time.  
9 Q And how old were your kids at the time if  
10 you had to approximate when this large intimidating  
11 man showed up to your house?  
12 A Approximately two and three.  
13 Q And do you remember --  
14 MR. BADWAN: I have no further questions.  
15 MR. BLANKENSHIP: I just have a couple  
16 follow-ups.  
17 REDIRECT EXAMINATION  
18 BY MR. BLANKENSHIP:  
19 Q Did it ever occur to you that Green Tree  
20 kept calling because you weren't returning the  
21 calls?  
22 A No, not necessarily.  
23 Q No? If these calls, these voicemails that  
24 Katie was leaving you asking her to call her back

Page 86

1 were so aggravating to you, why didn't you just call  
2 her back and tell her, "Stop calling me"?  
3 A Well, that's probably why I answered the  
4 phone call on December 20th.  
5 Q Okay. Why did it take you from September,  
6 October, November, December to finally answer the  
7 call and say, "Stop calling me"?  
8 A I couldn't answer. I don't know.  
9 Q They weren't that aggravating, right?  
10 A No, they were pretty aggravating.  
11 Q But not aggravating enough for you to pick  
12 up the phone, call and say stop calling me until  
13 they had been going on for three months, right?  
14 A They were aggravating enough.  
15 MR. BLANKENSHIP: That's all I have.  
16 You have the right to reserve your  
17 signature, read the transcript if you want.  
18 MR. BADWAN: We'll waive signature.  
19 (WITNESS EXCUSED.)  
20  
21  
22  
23  
24

Page 87

1 STATE OF ILLINOIS                                 }  
2 COUNTY OF COOK                                 } ss.  
3  
4 I, DENIELLE P. MATHYS, Certified Shorthand  
5 Reporter No. 084-003933, and Notary Public within  
6 and for the County of Kane and State of Illinois, do  
7 hereby certify that on December 18, 2013, at  
8 9:26 a.m., at 150 North Michigan Avenue, Suite 2130,  
9 in the City of Chicago, Illinois, the deponent,  
10 JEFFREY R. MODICA, personally appeared before me.  
11 I further certify that JEFFREY R. MODICA,  
12 was by me duly sworn to testify the truth and that  
13 the foregoing is a true record of the testimony  
14 given by JEFFREY R. MODICA.  
15 I further certify that the deposition  
16 terminated at 10:51 p.m.  
17 I further certify that there were present  
18 at the taking of the said deposition the persons and  
19 parties as indicated on the appearance page made a  
20 part of this deposition transcript.  
21 I further certify that the signature of  
22 the witness to the foregoing deposition was waived  
23 by agreement of counsel; and that I am not counsel  
24 for nor in any way related to any of the parties to

Page 88

1 this suit, nor am I in any way interested in the  
2 outcome thereof.  
3 IN TESTIMONY WHEREOF, I have hereunto set  
4 my hand and affixed my notarial seal on this 30th  
5 day of December, 2013.  
6  
7  
8  
9  
10  
11  
12 DENIELLE P. MATHYS, CSR  
13 Notary Public  
14 CSR License No. 084-003933  
15  
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In re  
Jeffrey R. Modica, et al., Debtors

JEFFREY R. MODICA  
December 18, 2013

	86:1,9,10,11,14	<b>around (3)</b> 18:17;56:17;57:7	<b>Basically (1)</b> 56:12	<b>bounce (1)</b> 29:4
<b>\$</b>	<b>aggravation (4)</b> 61:1,5,8;62:2	<b>arrange (1)</b> 22:15	<b>Bayview (16)</b> 15:6,22;21:11;22:4; 23:5;24:8;66:16;67:22; 68:3,10,14,17;83:1,6, 14,22	<b>bounced (2)</b> 29:1,11
<b>\$2,000 (1)</b> 20:1	<b>aggressive (1)</b> 75:9	<b>arrangements (3)</b> 21:16,18;22:4	<b>beat (1)</b> 73:15	<b>box (2)</b> 13:15,22
<b>\$2,064 (1)</b> 17:23	<b>agitated (1)</b> 42:15	<b>aside (3)</b> 26:7;27:1;61:21	<b>began (2)</b> 24:7;25:4	<b>boys (2)</b> 6:7,8
<b>\$374.59 (2)</b> 17:14;18:8	<b>ago (10)</b> 15:12;21:12,20;24:6; 7:44;14:57;14:59;11; 77:18,22	<b>assume (3)</b> 39:19;43:24;83:18	<b>begin (1)</b> 73:20	<b>break (1)</b> 5:11
<b>A</b>	<b>agreement (1)</b> 4:11	<b>assumed (2)</b> 36:5;70:10	<b>beginning (1)</b> 35:19	<b>bringing (1)</b> 15:23
<b>ability (1)</b> 54:22	<b>ahead (1)</b> 60:4	<b>assuming (2)</b> 42:12;61:12	<b>begun (1)</b> 23:4	<b>Brotherhood (1)</b> 6:22
<b>able (3)</b> 20:8;52:8,13	<b>allege (8)</b> 31:8;33:2;38:16; 39:5;48:24;52:19; 54:18;60:17	<b>attempt (1)</b> 22:15	<b>behalf (1)</b> 7:16	<b>browsed (1)</b> 9:2
<b>absolutely (1)</b> 77:17	<b>alleged (1)</b> 37:5	<b>attorney (1)</b> 14:6	<b>besides (1)</b> 40:14	<b>business (1)</b> 46:20
<b>accept (2)</b> 22:24;61:14	<b>allowed (1)</b> 20:6	<b>attorney-client (1)</b> 7:20	<b>best (5)</b> 24:21;46:11;57:2; 69:1;77:16	<b>busy (1)</b> 30:2
<b>accomplish (1)</b> 68:13	<b>almost (7)</b> 15:9,11;28:20;71:15; 73:15;78:13;81:10	<b>Avenue (2)</b> 5:17;9:18	<b>bills (5)</b> 25:22;26:2,7;28:24; 30:12	<b>button (3)</b> 29:13;61:6;62:4
<b>account (2)</b> 19:24;20:5	<b>always (5)</b> 67:13;78:19,20;81:8, 10	<b>avoid (3)</b> 37:20;45:24;46:8	<b>Birmingham (6)</b> 53:1,21;54:9,15; 62:19,22	<b>C</b>
<b>accurate (7)</b> 24:20;28:2;76:16,18; 82:6,22,23	<b>America (5)</b> 15:4,11,20;19:15; 21:13	<b>aware (8)</b> 51:8;54:7,10,11,13, 14;55:7;63:3	<b>Birminghams (3)</b> 53:10;54:2;63:6	<b>calculation (1)</b> 77:5
<b>acknowledge (2)</b> 13:13;71:20	<b>amount (7)</b> 10:22;17:13,15;22:4; 43:3;49:16;78:11	<b>away (1)</b> 56:14	<b>Birmingham's (1)</b> 73:4	<b>call (96)</b> 25:5;28:6;29:2,5,7, 12,13,14,18,23;30:7; 32:4;34:22;35:2,10,14; 36:20;37:2,16,18,22; 38:11,17;39:1,11,15, 24,24;40:10,17,20,22; 41:7,12,24;42:2,20; 43:1,15;45:5,14;46:23; 47:11,19;49:7;50:10, 19;51:10,16;53:13,17, 22;54:1,8;55:2;56:14, 16,20;57:5;58:23; 59:16,17,18,21;61:6,7; 62:3,4;63:17;64:5; 66:19,23;67:7;68:2,2,3, 8;71:23,24;76:3,19,20; 78:16,24;79:1,8,18; 83:9,10,14,15;85:24; 86:1,4,7,12
<b>actions (2)</b> 60:19;64:17	<b>anger (1)</b> 78:2	<b>back (22)</b> 20:5;22:1;33:13,20; 34:22;35:10,14,17; 40:3,8;41:19,24;57:11; 58:22;59:22,23,24; 67:5;68:9;79:3;85:24; 86:2	<b>birth (1)</b> 5:21	<b>called (49)</b> 4:2;22:19;26:1; 29:22;30:9,10;33:4,9; 36:17;37:6,10;38:7,14, 19;40:3,3,7,8;41:9,10, 15;49:1,5,15;50:6,16, 23;52:20,24;53:7,10; 59:23,24;61:18,19; 62:18;67:1,12;68:17; 70:19;71:15;73:22; 74:5,8;77:21;79:20; 82:6,14;83:6
<b>actual (1)</b> 67:15	<b>annuity (1)</b> 20:1	<b>bad (2)</b> 65:10,14	<b>bit (1)</b> 37:18	<b>caller (1)</b> 29:19
<b>actually (15)</b> 21:10;30:4,14;48:15, 18;50:2,55;13;58:16; 61:14;62:21,23,24; 70:3;79:6;84:10	<b>answered (6)</b> 34:11;36:20;67:1; 83:10;84:1;86:3	<b>BADWAN (38)</b> 7:19;8:1,5;12:14; 13:5,8;14:2,5,10; 27:11;31:12;32:22; 55:18;56:2;58:18; 66:10,14;67:19;71:5,9; 73:21;74:2,7,12;77:8, 11,17,20;80:15;81:1,3, 18,23;82:3;84:2;85:3, 14;86:18	<b>BLANKENSHIP (47)</b> 4:5,9,13,15;7:18,22; 8:2,8,13;12:18;13:7,10, 11;14:4,14;27:7,13,17; 31:16;33:1;41:18,21; 55:21;56:3;58:21;66:8, 12;67:14;71:3,8;73:16, 24;74:3,10;77:6,9,13; 80:13,23;81:16,22; 82:1;84:1,21;85:15,18; 86:15	<b>calling (34)</b> 25:4,12;26:16;33:15;
<b>adamant (1)</b> 47:3	<b>applicable (1)</b> 4:12	<b>Bank (5)</b> 15:4,10,20;19:15; 21:13	<b>both (8)</b> 11:11;12:21;17:19, 20;49:1;68:19;69:14, 16	
<b>added (1)</b> 73:11	<b>approval (1)</b> 24:3	<b>Bankruptcy (29)</b> 4:12;11:4,14;12:20, 23;13:3,9,12;14:5,16; 16:5,12,14,20;22:8; 25:7,9,17;32:11;39:7, 10,17;44:3,5;51:17; 71:21;72:3,8;75:21	<b>bother (2)</b> 20:13,14	
<b>Addison (5)</b> 5:15,17;6:16;9:18; 11:2	<b>approved (1)</b> 24:2	<b>base (2)</b> 75:12,13	<b>bothered (1)</b> 61:1	
<b>address (1)</b> 5:16	<b>approximate (4)</b> 19:21;75:3,8;85:10		<b>bothering (3)</b> 41:13,13,22	
<b>adds (1)</b> 71:18	<b>Approximately (22)</b> 5:20;6:2;7:8;9:23; 10:7,23;12:5,11;14:24; 18:20;21:12,20,23; 24:6;31:22;32:14;57:1, 4;66:24;76:4;83:19; 85:12		<b>bottom (1)</b> 14:3	
<b>advised (3)</b> 25:6;39:7;54:23	<b>approximation (1)</b> 75:5		<b>bought (1)</b> 9:22	
<b>affected (1)</b> 16:13	<b>April (12)</b> 57:7,7;58:13,24; 59:7,9;76:3,8,12,20,22, 23			
<b>afloat (3)</b> 20:2,6,8				
<b>again (5)</b> 32:20;39:8;46:11; 59:14;77:21				
<b>against (3)</b> 4:16,23;8:16				
<b>ages (2)</b> 6:11,12				
<b>aggravating (5)</b>				

**(2) calls - electrician**



In re  
Jeffrey R. Modica, et al., Debtors

JEFFREY R. MODICA  
December 18, 2013

7:5 <b>eligible (1)</b> 67:9 <b>else (13)</b> 9:15;40:14;43:10; 47:10;49:22;50:10; 54:5;56:10;74:18;78:9; 81:4,5,11 <b>emotional (3)</b> 65:2,3;66:3 <b>employed (2)</b> 6:24;7:6 <b>end (2)</b> 40:19;44:17 <b>ended (1)</b> 34:3 <b>enough (5)</b> 18:14;61:4;71:17; 86:11,14 <b>enter (1)</b> 15:13 <b>entering (1)</b> 24:9 <b>entitled (1)</b> 8:3 <b>equity (1)</b> 69:17 <b>essentially (1)</b> 20:22 <b>even (4)</b> 24:13;25:6;29:8; 51:13 <b>evening (3)</b> 40:23;24;61:2 <b>event (1)</b> 16:18 <b>Eventually (1)</b> 52:6 <b>evidence (1)</b> 81:1 <b>exact (14)</b> 10:12;11:24;19:12; 22:1;43:7;45:5;46:12; 49:16;57:3;72:11,13; 75:24;76:1;84:16 <b>Exactly (9)</b> 10:18;12:8;20:24; 34:18;45:4;51:7;55:23; 63:9;82:17 <b>EXAMINATION (2)</b> 4:4;85:17 <b>examined (1)</b> 4:3 <b>except (2)</b> 7:13;23:10 <b>EXCUSED (1)</b> 86:19 <b>exhausted (1)</b> 19:24 <b>Exhibit (16)</b> 8:10,11,15;9:4; 24:16,17,19;27:14,15, 19,22;28:1;31:13,13;	32:21;48:24 <b>exist (3)</b> 51:10;55:7,24 <b>exists (2)</b> 13:14;55:22 <b>explain (12)</b> 13:5;43:18,21;60:23; 62:16,17,21,24;64:7; 65:11;66:17;69:21 <b>explained (7)</b> 23:10;59:24;64:4,9, 19;67:2;77:23 <b>explaining (2)</b> 43:17;45:7 <b>express (1)</b> 78:2 <b>expressed (2)</b> 30:7;36:10 <b>extended (1)</b> 24:4 <b>extension (2)</b> 34:23;59:22 <b>extinguishment (2)</b> 60:9,10  <b>F</b>  <b>fact (1)</b> 16:19 <b>Fair (1)</b> 18:14 <b>family (2)</b> 20:16;60:24 <b>far (15)</b> 24:21;26:10;33:20; 35:9;43:13;47:11,13, 24;51:15;57:21;63:22; 64:5;72:12;75:24; 80:20 <b>father-in-law (1)</b> 56:8 <b>fault (2)</b> 30:23;64:12 <b>Federal (1)</b> 4:12 <b>feel (7)</b> 65:5;70:16,21,23; 71:1;73:13,15 <b>Ferguson (37)</b> 22:20;28:11,14;33:4, 6;34:21;37:7,10;38:19; 39:20;40:11;42:3,23; 43:2;45:10,23;47:14; 49:1,21;52:20;57:21; 58:12,24;67:23;70:9; 71:19;74:14,22;76:7, 12,21;78:19;79:4;81:4, 6,8,11 <b>Ferguson' (1)</b> 25:12 <b>Ferguson's (1)</b> 39:9 <b>few (3)</b>	20:5;21:20;62:9 <b>figure (1)</b> 26:18 <b>file (2)</b> 13:12;69:2 <b>filed (14)</b> 4:15;7:16;11:4,14; 12:1,19,23;14:16; 16:11;22:8;24:17;72:2, 7;75:20 <b>filing (1)</b> 71:21 <b>final (1)</b> 24:3 <b>finally (1)</b> 86:6 <b>financial (2)</b> 71:7;73:10 <b>find (5)</b> 21:8;71:6,10,12,13 <b>fine (5)</b> 12:19;13:10,23;22:3; 38:24 <b>finish (3)</b> 5:6,7;48:17 <b>finished (1)</b> 24:5 <b>first (22)</b> 4:2;12:2;15:2,3,5,8, 14;17:21;19:10,14; 22:5;23:6,24;33:10; 36:15;39:16;57:16; 58:2,3;60:1;69:19; 79:23 <b>five (2)</b> 28:17;66:21 <b>flabbergasted (1)</b> 37:16 <b>focus (1)</b> 69:10 <b>focused (1)</b> 36:13 <b>follows (1)</b> 4:3 <b>follow-ups (1)</b> 85:16 <b>force (1)</b> 16:23 <b>foreclose (9)</b> 16:17;17:6,17;19:3, 8;20:11;22:13;69:2,3 <b>foreclosure (5)</b> 11:19;16:23;37:20; 46:1,8 <b>Foreman (1)</b> 7:5 <b>form (7)</b> 13:16;71:3;73:16,24; 74:2,10;84:21 <b>found (4)</b> 46:12,14;84:13,14 <b>foundation (2)</b> 67:15;74:4	<b>four (1)</b> 24:5 <b>free (1)</b> 20:23 <b>friendly (1)</b> 68:4 <b>frustrated (1)</b> 78:1 <b>frustration (1)</b> 78:2 <b>funded (1)</b> 69:16 <b>further (1)</b> 85:14  <b>G</b>  <b>gave (2)</b> 70:13;72:22 <b>generally (1)</b> 38:13 <b>girls (1)</b> 6:7 <b>gist (2)</b> 47:16;50:18 <b>given (1)</b> 33:23 <b>glad (1)</b> 77:13 <b>Goes (1)</b> 29:15 <b>good (3)</b> 65:8;70:22;73:14 <b>Google (1)</b> 84:4 <b>graduate (1)</b> 7:9 <b>Green (115)</b> 4:15,23;8:16,23; 16:9;18:2,5,8,10,15; 19:2,7;20:11;22:9,12, 13,16;23:9,15,18;24:9; 25:4,5,11,16;26:9; 27:20,23;29:18,19,21; 30:18,24;31:19;32:11; 33:3,11,23;34:2,21; 36:17;37:3,5,13;38:3,8, 11;39:7,11,17;41:11; 46:24;47:12;48:3,11, 19;49:5,15,21;50:23; 51:2,21;53:7,9,21;54:2, 8,12,14,19;55:2,9;56:5, 11,16,20;57:6,18;58:6, 8;59:8,12;60:12,18,21; 62:3,14;63:21,24;64:4, 12,16;65:3,20;67:12, 16,22;69:1,10,17,24; 70:5;71:22;72:17; 76:20;79:6;81:14,20; 82:6,21,24;83:22;84:4, 6;85:19 <b>Group (1)</b> 11:17	<b>guess (5)</b> 37:9;45:9;65:13; 74:8,11 <b>guessing (3)</b> 41:3;60:11;74:6 <b>guidance (1)</b> 11:18 <b>guy (1)</b> 56:13 <b>guys (4)</b> 14:7;80:2,11;82:15  <b>H</b>  <b>Halina (4)</b> 49:11;50:23;51:1; 73:1 <b>HAMP (2)</b> 60:14,16 <b>handed (3)</b> 55:13,20;56:13 <b>happen (1)</b> 22:19 <b>happened (9)</b> 9:2;40:2,9;41:14; 56:9;63:11;74:17; 76:12;79:20 <b>happening (4)</b> 18:3;23:20;61:23; 63:14 <b>harassed (1)</b> 61:8 <b>harassing (3)</b> 71:10,12,14 <b>hard (1)</b> 70:24 <b>hardship (1)</b> 73:10 <b>head (3)</b> 31:11;32:1;55:24 <b>hear (1)</b> 50:2 <b>hearsay (4)</b> 80:24;81:22,24; 84:23 <b>Hello (1)</b> 41:15 <b>help (5)</b> 12:2;14:3;16:6;42:9; 46:24 <b>hey (1)</b> 82:5 <b>High (2)</b> 6:19;7:9 <b>highest (1)</b> 6:18 <b>Hit (1)</b> 29:13 <b>hold (1)</b> 57:15 <b>holds (1)</b> 15:2 <b>home (26)</b>
--	---	---	---	--

In re  
Jeffrey R. Modica, et al., Debtors

JEFFREY R. MODICA  
December 18, 2013

12:24;14:16,20; 16:24;18:24;20:22; 21:4;22:10;26:21; 35:23;37:20;40:21; 47:1,7;53:3;56:8; 57:23;61:2;68:23;69:6, 17;70:11;79:14,17,20; 85:8 <b>honest (7)</b> 12:12,17;24:11; 26:23;36:23;51:11; 75:7 <b>honestly (3)</b> 43:3,9;82:18 <b>hook (1)</b> 14:7 <b>hour (1)</b> 41:7 <b>house (32)</b> 20:17,20;38:1,4,5; 44:2,2,7,12;54:16; 56:7;63:7,8,14,19; 64:10,13,16,20;65:1,2, 15,17;69:5;78:14; 79:13,17,22;80:18; 82:21;85:5,11 <b>hundred (6)</b> 13:21;25:11;46:3; 70:6;79:11;82:18 <b>hung (3)</b> 42:19;45:21;46:22	10:6,17;11:23;69:16; 83:15 <b>initiated (2)</b> 37:1,2 <b>inquiring (2)</b> 49:2;52:21 <b>instead (1)</b> 18:5 <b>intent (5)</b> 12:24;44:2;70:13; 80:12,18 <b>intention (2)</b> 47:9;80:9 <b>interested (2)</b> 23:2;45:11 <b>International (1)</b> 6:22 <b>Internet (1)</b> 84:23 <b>interrogatories (1)</b> 27:20 <b>intimidated (1)</b> 80:6 <b>intimidating (5)</b> 54:20;80:10,17;81:7; 85:10 <b>into (5)</b> 15:13;24:9;27:12; 55:1;84:5 <b>invasion (1)</b> 71:1 <b>investigate (1)</b> 84:8 <b>issue (4)</b> 15:22;16:1;45:13; 56:14	28:11;33:4;34:21;37:7, 10;38:19;39:9,20; 48:24;49:21;52:20; 54:16;57:21;58:12,24; 67:23;70:9,10;71:19, 20;74:14,22;75:4,9; 76:7,11,21;79:4;81:4,6, 8,11;85:24 <b>Katie's (2)</b> 49:7;54:15 <b>keep (7)</b> 8:5;19:5;20:2,6,8; 21:4;44:2 <b>kept (6)</b> 26:15;35:20,20,20, 21;85:20 <b>kicked (1)</b> 78:14 <b>kicks (1)</b> 66:6 <b>kids (4)</b> 56:8;80:5;85:4,9 <b>kind (9)</b> 7:20;25:19,22;36:5; 43:19;71:1;84:7,16,18 <b>knew (4)</b> 35:20;51:17,19;63:4 <b>knowledge (2)</b> 24:22;69:1 <b>knows (2)</b> 11:21;74:4 <b>Kuzianik (3)</b> 49:11;73:1,2	<b>lawyer (1)</b> 11:13 <b>least (2)</b> 28:21;50:17 <b>leave (6)</b> 34:14;49:17;62:6; 78:21,23;81:5 <b>leaves (1)</b> 29:8 <b>leaving (1)</b> 85:24 <b>left (6)</b> 29:9;34:23;50:6; 59:18,22;81:7 <b>length (1)</b> 74:21 <b>level (1)</b> 6:18 <b>liable (2)</b> 69:20;72:3 <b>lien (6)</b> 16:13;17:7,18;20:11; 57:16;72:4 <b>likewise (1)</b> 43:5 <b>limited (1)</b> 8:6 <b>line (6)</b> 31:5;40:14;42:23; 69:17;74:18;75:2 <b>listened (2)</b> 45:17,17 <b>listening (1)</b> 62:5 <b>little (4)</b> 58:1;64:23;80:5; 81:1 <b>live (4)</b> 5:14;6:13;20:20; 21:9 <b>lived (2)</b> 5:19;20:22 <b>lives (1)</b> 6:16 <b>loan (35)</b> 10:6;11:1;15:3,5,8, 13,14,24;16:19;17:11, 17;18:2,10,16,20; 19:14;23:5,8,14,18,23; 44:4,6;45:11,13;46:16; 52:14;66:16;67:10; 68:15;69:12,22;72:17; 82:24;83:4 <b>loans (5)</b> 12:21;13:18;68:20; 69:14,15 <b>Local (1)</b> 6:20 <b>located (1)</b> 9:17 <b>long (13)</b> 5:19;6:1;7:6;9:13; 43:1,5,15;44:14;63:19;	71:23;75:4;76:6;83:13 <b>look (9)</b> 7:13,15;8:22;9:3; 24:23;27:12;32:20; 48:23;84:5 <b>looked (1)</b> 8:18 <b>looking (4)</b> 30:10;49:20;50:19; 54:4 <b>looks (1)</b> 31:7 <b>lose (5)</b> 38:5;64:9,13,20; 65:15 <b>loser (1)</b> 73:18 <b>losing (6)</b> 37:24;63:18;64:15; 65:1,2,16 <b>lost (1)</b> 63:23 <b>lot (3)</b> 34:10;38:23;71:18
<b>I</b>		<b>L</b>	<b>M</b>	
<b>IBEW (2)</b> 6:20,21 <b>idea (2)</b> 53:8;73:6 <b>identification (2)</b> 8:12;27:16 <b>identify (1)</b> 29:19 <b>Illinois (1)</b> 5:18 <b>IM (2)</b> 7:3,7 <b>imagine (1)</b> 79:19 <b>Immediately (2)</b> 25:3;45:1 <b>impact (2)</b> 65:2,3 <b>important (1)</b> 34:24 <b>income (2)</b> 19:24;20:3 <b>Incorporated (1)</b> 7:3 <b>indicated (1)</b> 68:19 <b>information (1)</b> 28:7 <b>initial (5)</b>	<b>Jeff (7)</b> 4:8,10;14:6;28:12; 34:21;49:20;50:19 <b>JEFFREY (1)</b> 4:1 <b>job (3)</b> 29:3;71:16;83:19 <b>Joe (1)</b> 49:6 <b>July (3)</b> 12:1,4,10 <b>June (3)</b> 5:22;11:4;12:20 <b>junior (1)</b> 11:2	<b>lack (1)</b> 67:14 <b>Lacks (1)</b> 81:1 <b>lady (5)</b> 22:20;57:14;59:21; 77:24;81:11 <b>land (1)</b> 31:5 <b>large (3)</b> 54:20;80:10;85:10 <b>last (11)</b> 18:15;20:23;43:2; 57:5,17;58:9,23;59:4, 8;76:3,19 <b>lasted (4)</b> 41:7;43:6;62:9; 83:14 <b>late (5)</b> 21:22;28:10,10,17, 18 <b>later (3)</b> 52:4,5;63:2 <b>Law (1)</b> 11:16 <b>lawsuit (1)</b> 69:3	<b>machine (2)</b> 49:18;50:17 <b>mad (1)</b> 79:24 <b>making (9)</b> 19:10,16,20;20:9,19; 21:2;41:23;47:23;75:1 <b>man (10)</b> 42:12;54:20;55:4; 79:12,16,21;80:10,17; 85:4,11 <b>manager (8)</b> 42:21;43:6;44:21; 45:2,10,23;46:10; 47:15 <b>many (8)</b> 6:5;31:17;34:7; 49:14;50:16,22;66:23; 84:7 <b>March (3)</b> 18:11;57:2,4 <b>Margaret (3)</b> 49:6,15;72:22 <b>mark (3)</b> 7:18;8:10;27:13 <b>marked (5)</b> 8:12,14;24:15;27:16, 18 <b>married (3)</b> 5:23;6:1;80:3 <b>Marshall (1)</b> 4:14 <b>Martucci (1)</b> 11:15 <b>matter (2)</b> 75:1;84:6	

In re  
Jeffrey R. Modica, et al., Debtors

JEFFREY R. MODICA  
December 18, 2013

<b>May (14)</b> 10:8;12:9;28:10,18; 34:3;36:17;48:13,13; 51:9;61:18,19;67:9; 72:4;84:23	<b>modification (16)</b> 15:5,7,14;23:5,8,14, 18,24;24:8;45:11,14; 60:8;66:16;67:10; 68:12;83:1	74:17 <b>myself (1)</b> 77:14	<b>number (23)</b> 29:4,22;30:19,20,23; 31:2,10,15;34:23;50:8; 53:2,3,4,7;59:22;70:5; 72:18,20,23;73:4; 78:16,17;83:11	<b>opposed (1)</b> 75:4 <b>option (2)</b> 13:14;15:23 <b>options (4)</b> 23:1;45:17,18;68:12 <b>order (5)</b> 16:5;27:10;49:2; 52:21;60:22 <b>original (1)</b> 52:14 <b>Originally (1)</b> 69:7 <b>out (20)</b> 15:20;21:18;23:22; 31:24;42:9,14;48:22; 60:5;61:2;63:20;66:16, 17;68:10;69:11,22; 71:7;72:5,17;78:14; 79:7 <b>Outside (2)</b> 81:4,6 <b>over (13)</b> 7:13,15;15:10;21:13; 25:10;42:19;45:21; 46:22;53:11;55:13,20; 56:7,13 <b>own (2)</b> 9:17;60:23 <b>owns (1)</b> 16:9
<b>maybe (1)</b> 50:7 <b>mean (34)</b> 12:11;14:21;19:5; 25:22;26:4,15;29:11; 33:16;34:9;36:2;41:3; 43:14;44:14,15;47:13; 51:14;57:2;61:5;64:2, 24;65:8,9,15,24;66:5; 70:17,22;73:8,20; 74:16;77:7,9;80:4; 82:16 <b>means (4)</b> 13:6;14:7;61:6; 69:21 <b>meant (1)</b> 76:23 <b>medical (1)</b> 62:13 <b>meet (1)</b> 9:13 <b>meeting (1)</b> 11:23 <b>meetings (1)</b> 62:6 <b>mentioned (1)</b> 23:1 <b>message (8)</b> 36:6;49:17,19;50:7; 59:17,18,19,20 <b>messages (2)</b> 50:18;62:5 <b>met (1)</b> 9:6 <b>might (7)</b> 8:3;35:16;50:15; 51:14;64:9,13,20 <b>million-dollar (1)</b> 29:3 <b>mind (2)</b> 24:13;66:10 <b>Mine (1)</b> 9:21 <b>minute (1)</b> 83:17 <b>minutes (4)</b> 9:14;41:8;43:7; 83:20 <b>mistake (1)</b> 77:3 <b>mistaken (1)</b> 76:8 <b>MODICA (13)</b> 4:1,8,10,14;8:10,11, 15;27:14,15,19;28:13; 66:15;72:2 <b>Modica's (1)</b> 28:12	<b>modified (4)</b> 57:15;58:4;60:1,15 <b>modify (2)</b> 52:11,13 <b>modifying (1)</b> 15:24 <b>mom (2)</b> 49:10;82:13 <b>monetary (1)</b> 63:24 <b>money (8)</b> 42:16;46:15,17; 63:20;65:7;73:13; 75:17,18 <b>month (8)</b> 11:10;15:12;17:14; 20:1,7;39:6;57:13; 59:11 <b>monthly (1)</b> 18:19 <b>months (8)</b> 12:4;21:20;24:4,6; 26:19;67:5;77:22; 86:13 <b>more (7)</b> 38:23;39:6;53:21; 73:11;74:16;75:9; 84:11 <b>mortgage (30)</b> 10:1,9,13,14,19,22; 11:2,7;14:17,18;15:2; 16:8,8,13,17;17:7,18; 19:3,5,11,14,17;22:5; 23:6,24;58:3;60:1,8, 10;69:11 <b>mortgages (2)</b> 19:21;20:10 <b>Most (1)</b> 35:3 <b>mother (3)</b> 50:4,9;51:9 <b>motion (8)</b> 4:16,21;7:16;8:16; 12:1;24:16;31:7;32:20 <b>move (5)</b> 21:18;23:22;39:4; 52:9,16 <b>moving (1)</b> 52:7 <b>much (9)</b> 8:20;10:6;27:3; 29:22;50:11;54:6; 65:14,19;84:9 <b>multiple (4)</b> 28:21;29:9;34:9; 61:23 <b>must (4)</b> 11:9;14:10;60:14;	<b>N</b>  <b>name (9)</b> 4:6,14;9:20;22:20; 25:12;49:9;50:7;52:23; 78:20 <b>names (1)</b> 49:4 <b>nature (4)</b> 62:7;68:1,3;78:12 <b>necessarily (2)</b> 35:6;85:22 <b>need (6)</b> 5:11;34:22;67:3; 68:8,12;74:17 <b>needed (4)</b> 11:18,20;45:24; 56:14 <b>needs (1)</b> 78:11 <b>neighbor (15)</b> 30:10;33:3;37:6,17; 52:21,23;62:17;70:18, 19;73:23;74:5,9;81:14, 20;82:4 <b>neighbors (6)</b> 38:15;54:3,12;60:24; 62:17;63:1 <b>neighbor's (1)</b> 72:18 <b>new (1)</b> 21:8 <b>next (3)</b> 5:10;25:8;32:22 <b>nobody (1)</b> 81:11 <b>none (2)</b> 34:11;46:20 <b>notation (1)</b> 34:16 <b>notations (1)</b> 26:12 <b>note (2)</b> 51:13;69:20 <b>notes (15)</b> 26:11,22;27:1,7; 32:17,19;34:15;45:5; 47:18,22,23;51:9,15; 54:7;55:7 <b>notice (1)</b> 4:11 <b>notify (1)</b> 39:9 <b>notwithstanding (1)</b> 16:19 <b>November (15)</b> 33:2,7;34:1,8;36:15, 18;37:2,19,21;38:17; 39:2,12,21;52:20;86:6	<b>numbers (4)</b> 30:17,19,20;73:7 <b>numerous (1)</b> 61:9  <b>O</b>  <b>oath (2)</b> 13:20;31:22 <b>object (6)</b> 7:19;73:24;74:10; 80:23;84:21,22 <b>objection (7)</b> 67:14;71:3,8;73:16; 80:13;81:16,22 <b>objections (1)</b> 28:9 <b>obtain (3)</b> 10:1,13;15:7 <b>obtained (3)</b> 10:9;11:7;69:14 <b>obviously (15)</b> 12:5;34:10;36:8; 43:23;52:7;59:21;63:3; 64:23;68:6;79:23;80:6, 7;82:4;83:17,23 <b>occur (1)</b> 85:19 <b>October (4)</b> 18:17;28:10,17;86:6 <b>Off (3)</b> 31:10;42:23;55:23 <b>offending (1)</b> 45:20 <b>offensive (2)</b> 46:13,14 <b>offhand (1)</b> 53:6 <b>old (1)</b> 85:9 <b>once (9)</b> 22:3;23:20;28:21; 39:8;45:6;50:17;67:4; 68:17;74:24 <b>one (25)</b> 22:18;25:10;28:16; 30:19;32:4,10;33:14; 36:7,11,17;50:14,15; 53:22;57:15,16;58:3; 61:21;65:20;67:1,15, 22;76:14,19;79:5;83:6 <b>ones (1)</b> 62:18 <b>only (10)</b> 22:17;23:11;30:11; 31:20;48:15,17;53:17; 67:15;68:17;79:5	<b>P</b>  <b>package (1)</b> 83:1 <b>packed (1)</b> 21:10 <b>packet (6)</b> 7:17;14:10;57:22; 60:2,5,7 <b>page (4)</b> 24:24;28:4,5;32:22 <b>pages (1)</b> 14:11 <b>Pangallo (4)</b> 49:6,12,13,15 <b>Pangallo's (1)</b> 72:22 <b>paper (3)</b> 26:24;51:15;60:16 <b>papers (4)</b> 56:13;69:6;70:2,4 <b>paperwork (3)</b> 7:13,15;57:16 <b>paragraph (11)</b> 24:23;25:2,8,9;31:8; 32:21;39:4;48:23; 52:19;54:18;60:17 <b>parents (15)</b> 49:1,4,6,7;50:13,14; 51:17,21;52:17;54:15, 16;64:3,7,19;70:18



<b>parents' (1)</b> 72:20	21:58;12,13,23;59:16; 17,18,22;60:21;61:6,9, 11,13,14,16,22;63:16, 21,24;64:5;65:3,20; 66:19;67:6,17;71:17; 72:13;74:21;75:4; 78:16,16;83:10,12; 86:4,12	9:8	45:13	41:17
<b>part (2)</b> 27:12;64:6	<b>phones (3)</b> 25:24;27:2;71:13	<b>previously (2)</b> 33:14;36:8	<b>rang (1)</b> 54:21	<b>referred (2)</b> 27:2;50:14
<b>particular (1)</b> 27:10	<b>physically (1)</b> 29:7	<b>prior (3)</b> 36:18;37:13;48:8	<b>reach (1)</b> 23:23	<b>referring (3)</b> 25:23;41:23;63:10
<b>parties (3)</b> 4:11;70:17,17	<b>pick (2)</b> 83:9;86:11	<b>privacy (1)</b> 71:2	<b>reached (3)</b> 66:16,17;68:10	<b>reflect (2)</b> 4:9;13:18
<b>party (2)</b> 23:11;27:10	<b>piece (1)</b> 51:15	<b>privilege (1)</b> 7:20	<b>react (1)</b> 64:3	<b>reflected (2)</b> 28:23;30:11
<b>Paul (1)</b> 20:2	<b>place (1)</b> 21:9	<b>probably (12)</b> 7:14;24:5;38:21; 39:13;40:23,24;43:20; 44:16,17;74:24;79:5; 86:3	<b>reaction (2)</b> 79:21;80:1	<b>reflecting (1)</b> 8:23
<b>pay (3)</b> 20:2;22:22;54:22	<b>planned (1)</b> 38:4	<b>proceeding (1)</b> 13:3	<b>read (3)</b> 41:18,20;86:17	<b>regard (1)</b> 63:13
<b>paying (9)</b> 14:17;23:21;25:3; 37:23;42:17;43:24; 46:16;68:15;75:19	<b>planning (1)</b> 37:24	<b>process (2)</b> 24:8,9	<b>ready (3)</b> 21:11;23:22;52:10	<b>regarding (6)</b> 54:16;55:8;57:14; 58:12;62:13;63:16
<b>payment (24)</b> 15:18;17:23;18:15; 19:22;22:15;23:1;25:5; 36:4;42:8,11;43:19,22; 45:24;46:5;47:3,4,5; 55:3;67:6,13;72:14; 74:24;75:1,18	<b>pleadings (2)</b> 76:6,15	<b>produce (2)</b> 55:18;56:2	<b>reaffirm (3)</b> 13:2,13,18	<b>register (4)</b> 29:6,8;30:6,9
<b>payments (20)</b> 16:18;17:6,10,13,16; 18:8,19,23;19:2,10,16, 20;20:10,19;21:2;22:5; 42:9;45:7,8;83:4	<b>please (10)</b> 4:7;5:1;13:5;24:23; 27:14;50:19;66:17; 67:17;75:15;78:7	<b>produced (2)</b> 27:8,9	<b>reaffirming (1)</b> 13:6	<b>regular (4)</b> 17:5,10;18:8,19
<b>people (2)</b> 71:6;84:14	<b>pocket (1)</b> 63:20	<b>professional (1)</b> 62:13	<b>realized (1)</b> 74:24	<b>reject (2)</b> 61:7;62:4
<b>per (2)</b> 28:11,14	<b>point (18)</b> 19:11,13;23:3,13,19; 41:14;42:18,20;44:11; 45:8,19;46:19;47:9; 63:4;65:8;74:14;76:14, 19	<b>program (1)</b> 60:15	<b>really (3)</b> 13:6;24:14;26:13	<b>rejected (1)</b> 61:13
<b>percent (6)</b> 13:21;46:3;70:7; 79:2,11;82:19	<b>portion (2)</b> 43:1,6	<b>prompt (1)</b> 44:22	<b>reason (2)</b> 63:17;74:4	<b>rejects (2)</b> 29:13,14
<b>perhaps (1)</b> 76:8	<b>position (1)</b> 7:4	<b>prompted (2)</b> 39:24;44:20	<b>recall (30)</b> 11:22;13:17;14:5; 18:3;32:10,13;35:4,17; 40:4;43:23;44:13,14; 46:6,11;47:10,23; 48:10;49:16,22;50:12; 56:15;70:3;74:18;75:3, 6,6;79:5,7;82:10;85:7	<b>relate (1)</b> 60:7
<b>period (1)</b> 28:15	<b>possession (1)</b> 26:3	<b>property (11)</b> 9:17,20,22;10:2,9; 11:2;15:3;16:13,18; 54:21;69:3	<b>receive (4)</b> 28:16;30:17;34:2; 57:5	<b>related (1)</b> 64:15
<b>person (6)</b> 29:8;39:1;45:18; 56:5;73:20;84:18	<b>possibly (3)</b> 63:18;64:15;76:10	<b>provide (1)</b> 70:5	<b>received (9)</b> 14:22;17:9;25:10,16; 28:11,13;34:8;39:20; 76:19	<b>relative (2)</b> 66:3;67:20
<b>personally (13)</b> 28:16;31:18;32:2,3; 33:6,18;34:2;39:6; 40:11;48:2,11;51:3; 55:4	<b>prepare (4)</b> 7:11,21;8:19;9:9	<b>psychological (1)</b> 62:13	<b>recently (1)</b> 15:6	<b>remember (24)</b> 9:1;14:13;18:4;32:4; 33:19,20;34:18;36:24; 42:7;43:10;45:6;48:12, 18;57:10;69:5;74:20, 23;75:8,14,24;80:21; 83:13,18;85:13
<b>Peter (1)</b> 20:2	<b>present (2)</b> 9:15;38:7	<b>pull (1)</b> 20:1	<b>recognize (2)</b> 8:15;27:19	<b>reminder (2)</b> 78:13,16
<b>phone (90)</b> 8:20,23;22:21,24; 25:20,21,21,22,24; 26:2,7,8;27:8;28:13,18, 24;29:7,16;30:3,7,12, 23;32:4;33:19;35:17; 36:9,20;38:22;39:14; 40:3,4,9,16;41:12,23; 42:5,13,18;43:8,11; 44:16;45:5,9,21,22; 46:21,22,23;51:10,16; 53:2,3,3;56:20;57:5,	<b>presently (1)</b> 6:24	<b>purchase (3)</b> 10:17;69:6,16	<b>recollection (2)</b> 33:17;36:22	<b>repeat (1)</b> 75:15
	<b>pressing (2)</b> 61:6;62:4	<b>purchased (1)</b> 10:2	<b>record (3)</b> 4:6,9;47:21	<b>rephrase (5)</b> 5:2;14:2;16:15; 63:22;68:5
	<b>pressuring (2)</b> 22:23;42:10	<b>pursuant (1)</b> 4:11	<b>recorded (2)</b> 44:16;79:9	<b>reporter (1)</b> 5:5
	<b>Presumably (1)</b> 70:20	<b>pursued (1)</b> 16:23	<b>recording (2)</b> 49:18;50:17	<b>represent (2)</b> 4:15;11:17
	<b>pretty (9)</b> 8:20;11:12;27:3; 43:15;50:11;54:6;65:8, 14;86:10	<b>put (3)</b> 12:2;61:21;84:4	<b>recordings (2)</b> 27:4;47:19	<b>representative (4)</b> 25:11;48:3;54:19; 55:9
	<b>Previous (1)</b>	<b>putting (1)</b> 57:2	<b>records (13)</b> 8:22;13:17;25:15,19, 20,21,22;26:8;27:9; 30:4,5;40:4;47:19	<b>request (1)</b> 72:14
		<b>Q</b>	<b>REDIRECT (1)</b> 85:17	<b>requested (1)</b> 41:20
		<b>quite (1)</b> 84:24	<b>reduction (2)</b> 19:23;20:3	<b>requesting (1)</b> 25:5
		<b>R</b>	<b>refer (1)</b>	<b>research (1)</b> 84:3
		<b>raise (1)</b>		<b>reserve (1)</b> 86:16

In re  
Jeffrey R. Modica, et al., Debtors

JEFFREY R. MODICA  
December 18, 2013

respond (2) 38:2;72:10	65:22	14:7	stands (2) 42:14;48:22	60:18,20
responded (1) 82:9	scared (1) 71:6	signature (2) 86:17,18	start (3) 48:5;68:2;70:18	suffering (1) 66:3
response (5) 27:20;28:8;35:8; 75:23,24	schedule (1) 22:16	signed (3) 69:6;70:2,3	started (3) 18:5;42:13;45:19	suggesting (1) 23:12
result (4) 60:20;63:21,24; 64:16	school (3) 6:19,19;7:9	single (3) 29:2;78:24;79:1	startled (2) 80:4,5	Sulaiman (2) 11:16;12:3
retain (1) 11:16	scope (1) 8:6	situation (6) 24:12;63:8;64:9; 70:23;71:7;84:13	state (4) 4:6;25:9;28:9;78:20	summer (1) 21:22
retained (1) 12:3	Scott (3) 53:1,15;73:3	slightly (1) 33:21	stated (1) 83:6	supervisor (13) 22:21;42:12;61:12; 70:10,11;73:11;74:16; 22:75:5,10,20;81:5,7
returned (2) 39:8;59:18	search (1) 84:13	small (1) 68:22	statements (2) 18:5;24:19	supposed (1) 73:19
returning (1) 85:20	searches (1) 84:23	sold (1) 21:15	states (1) 55:24	Sure (47) 4:17,24;5:9,13;8:1,5; 10:12;12:6,11,14,15; 16:13;7:21,22,23;14:4; 16:10,15,16,16;19:17; 24:12;26:23;28:22; 36:16;37:5;38:24;46:3; 47:5;50:16;51:7;53:23; 55:23;57:3,12,23; 58:23;61:19;64:23; 66:12;70:7;72:11;77:1; 78:15;80:19;84:24
review (2) 24:16;27:22	second (27) 10:9,13,13,19,22; 11:1,7;16:8;17:1,21, 22;18:2,16,20;28:4,5; 38:17;39:1;57:11,15; 58:2,6;60:8,10;69:10, 19,23	somebody (1) 11:20	status (2) 35:23,24	surprising (1) 68:11
reviewed (3) 8:4;76:6,15	seconds (2) 43:16;62:10	someone (10) 31:18;33:11;40:18; 48:11;49:14;65:6;66:6; 74:18;79:6;82:5	stay (14) 12:24;14:15,20; 18:24;19:4;22:6,10; 44:1,6,12;46:24;47:6; 70:11;82:21	sworn (1) 4:2
Right (35) 8:8;9:2;15:4;16:14; 18:11,21,24;19:8,9; 20:11,20;23:23;26:5; 34:12;35:13;40:12; 41:5,6;46:21;47:7; 51:8;52:12;56:14;59:6; 61:18,19,20;64:10; 65:15;72:1;76:2;84:17; 86:9,13,16	secured (1) 11:1	sometime (2) 12:7,9	stayed (2) 20:17;68:23	T
ringing (1) 71:17	seeing (1) 62:3	sometimes (2) 28:21;61:23	staying (1) 80:11	
robbing (1) 20:2	seeking (1) 54:24	somewhere (1) 18:17	sticks (2) 48:16;79:7	talk (8) 11:21;16:7;41:16; 52:4,5;61:21;63:13; 79:12
Roselle (1) 11:15	seemed (1) 76:16	sons (3) 6:9,10,13	still (7) 6:13;14:7;26:22; 55:22;57:22;60:6;72:4	talked (12) 8:7;22:19;44:18; 45:15,16;47:17;58:19; 62:23;67:13;71:19,22; 82:11
rough (2) 52:3;65:8	send (1) 82:24	sorry (10) 26:6;28:4;30:20,22; 31:12;41:18;57:14; 66:7;76:10,24	stood (1) 54:23	talking (3) 61:15;74:13;83:18
rules (1) 4:12	sending (2) 57:16;60:1	sound (3) 18:11;41:4;60:3	stop (7) 19:10,20;38:3;68:21; 86:2,7,12	telephone (2) 27:5;28:6
run (1) 17:13	sent (2) 54:19;60:5	South (2) 5:17;9:18	stopped (12) 19:16;20:4,9,19; 21:2;23:21;25:3;37:23; 57:9,10;58:14;68:20	telling (5) 14:6;65:6;68:8; 73:12;82:1
running (2) 29:3;71:16	separate (2) 32:5;69:19	speak (8) 5:4;29:7;31:18;33:6; 35:18;41:10;53:13; 55:4	story (1) 63:19	Ten (3) 9:14;14:11;43:20
S	September (7) 14:23,24;18:14,17; 19:21;34:1;86:5	specific (8) 25:21;35:17;36:18, 21,24;48:12,21;67:18	straight (1) 29:15	terms (1) 60:24
	series (1) 4:20	specifically (2) 46:11;82:16	strain (1) 78:4	testified (9) 4:3;41:22;66:15; 67:23;70:19;73:9;76:2, 5;79:13
same (12) 5:4;19:12;22:21; 24:9;28:14;69:15;71:8; 77:24;78:17;84:14,16, 18	served (1) 27:23	specifics (3) 38:12;82:10,10	stress (2) 64:15;73:11	testifying (1) 84:22
sanctions (1) 8:16	servicing (1) 18:1	Speculation (3) 74:3;80:14;81:17	stressful (3) 71:17;78:9,12	testimony (1) 37:9
savings (2) 19:24;20:5	seven (2) 6:2;7:8	Spending (2) 78:9,11	struggling (2) 65:7;73:10	Thereafter (1)
saw (1) 78:15	short (2) 20:7;63:19	split (1) 74:22	subject (8) 25:4,13;49:3;52:22; 54:21,22;55:1,3	
saying (2) 21:12;66:5	shortly (1) 11:6	spoke (12) 33:4,14;35:11;36:8; 38:18,19;40:11;48:2, 14;53:11;54:21;79:6	submit (1) 67:3	
scale (1)	show (4) 8:14;27:18;30:4; 40:5	spoken (2) 33:11;51:1	submitted (1) 67:4	
	showed (1) 85:11	stand (1) 31:24	suffer (1) 63:23	
	shown (3) 24:15;30:5;84:23		suffered (2)	
	sign (1)			

In re  
Jeffrey R. Modica, et al., Debtors

JEFFREY R. MODICA  
December 18, 2013

54:19 <b>third (2)</b> 70:17,17 <b>though (3)</b> 40:5;57:4;77:24 <b>thought (1)</b> 74:15 <b>Three (12)</b> 6:6,9,13,20;18:21; 24:4;40:7;66:20;67:5; 83:3;85:12;86:13 <b>three-month (1)</b> 24:4 <b>times (16)</b> 22:18;28:21;31:17, 20,21,23;40:8;48:2; 49:14;50:16,22;61:23; 66:21,23;79:5;84:7 <b>titled (1)</b> 9:20 <b>today (5)</b> 9:8;20:20;21:4;26:4; 48:18 <b>today's (3)</b> 7:11;8:19;9:9 <b>told (42)</b> 15:17;21:11;35:5; 42:18;43:12,15;44:18; 45:15,20;46:20,21; 47:11;50:6,13;52:3; 53:18;56:12;57:14; 58:16;62:7;63:16;67:2, 4,9;68:7,11;70:20,22; 71:15;72:15;75:16; 80:19,20,21,22;81:14, 19;82:5,11,13,21;85:5 <b>tone (4)</b> 67:20;68:2,3;83:21 <b>took (6)</b> 15:10;21:13;51:13; 69:11,22;72:17 <b>top (4)</b> 31:10;55:23;60:16; 78:8 <b>total (2)</b> 17:23;25:10 <b>totally (3)</b> 24:11;57:10;68:6 <b>tough (1)</b> 63:18 <b>transcribed (1)</b> 34:16 <b>transcript (1)</b> 86:17 <b>transfer (3)</b> 20:7;44:20;74:15 <b>transferred (11)</b> 18:2,4,10,13;19:14, 15,18;42:21;45:2; 46:10;74:19 <b>Tree (104)</b> 4:15,23;8:16,24; 16:9;18:3,5,8,10,15;	19:2,7;20:11;22:9,12, 13,16;23:9,15,18; 24:10;25:4,5,12,16; 26:9;27:23;29:19,19, 21;30:18,24;31:19; 32:11;33:3,12,23;34:3, 22;36:17;37:3,5,13; 38:3,8,11;39:7,12,17; 41:11;46:24;47:12; 48:3,11,19;49:5,15,21; 50:23;51:2,21;53:7,9; 54:2,8,12,14,19;55:2, 10;56:6,11,16,20;57:6, 18;58:6,8;59:8,12; 60:12;62:3;64:4;65:21; 67:12,16,22;69:2,17, 24;70:5;71:22;72:18; 76:20;79:6;81:14,20; 82:6,21,24;83:22;84:4, 6;85:19 <b>Tree's (11)</b> 27:20;53:21;60:18, 21;62:14;63:21,24; 64:12,16;65:3;69:10 <b>trial (2)</b> 24:2,5 <b>tried (1)</b> 29:5 <b>truthful (2)</b> 24:20;28:1 <b>try (4)</b> 5:2,7;21:14;47:8 <b>trying (16)</b> 9:1;16:6;22:22; 36:10;42:7;45:6;46:24; 47:2;64:8;65:13;66:2; 67:20;68:10;69:18; 74:23;77:15 <b>twice (3)</b> 33:5;38:18,20 <b>two (9)</b> 20:23,24;31:21,22, 24;40:17;67:21;68:22; 85:12 <b>type (5)</b> 5:5;23:12;45:7; 73:19;84:13	28:11,13;42:19;45:21; 46:22;57:11;58:22; 80:7;83:9;85:11;86:12 <b>upon (4)</b> 25:13;49:2;52:22; 55:1 <b>upset (4)</b> 37:17;64:22,24; 79:23 <b>used (1)</b> 58:2  <b>V</b>  <b>Vaguely (1)</b> 69:9 <b>Verizon (1)</b> 29:6 <b>Villa (2)</b> 5:17;9:18 <b>violate (1)</b> 60:22 <b>violation (1)</b> 16:4 <b>virtue (1)</b> 65:20 <b>visit (3)</b> 54:20;56:12,19 <b>visited (1)</b> 55:5 <b>visitor (1)</b> 56:11 <b>vocational (1)</b> 6:19 <b>voice (2)</b> 49:17;50:17 <b>voicemail (8)</b> 29:9,15;39:9;49:23, 24;50:2,5;78:23 <b>voicemails (17)</b> 27:5;29:10;34:14,17; 35:4,8;36:13;38:3; 39:20;41:24;62:7,9; 68:7;78:20;81:6,8; 85:23  <b>W</b>  <b>Wait (1)</b> 76:13 <b>waive (1)</b> 86:18 <b>waiving (1)</b> 28:9 <b>wasting (1)</b> 84:24 <b>way (2)</b> 58:2;71:2 <b>ways (2)</b> 43:20;83:24 <b>weren't (4)</b> 13:9;39:1;85:20; 86:9	<b>What's (9)</b> 5:16;37:4;41:16; 49:9;52:23;74:2;80:12; 81:23;84:8 <b>whole (3)</b> 11:19;70:23;75:17 <b>whose (1)</b> 9:20 <b>wife (51)</b> 6:14,16;9:16;20:4; 26:9,24;30:9;31:2; 32:5;33:9,11;35:18; 36:14;37:2,10,13;38:7, 10,18,23;41:13;51:6; 53:12,18,20;54:1;55:9, 14,20;56:4;62:23; 68:20;69:11,20;70:19, 20;78:1;79:16;80:2,11, 16,16;81:14,19;82:1,4, 5,8,13,17;85:5 <b>within (1)</b> 12:4 <b>Without (1)</b> 28:9 <b>witness (8)</b> 4:2;14:9,12;55:16, 19;58:20;77:15;86:19 <b>words (3)</b> 46:8,12;76:1 <b>work (11)</b> 15:20;29:2;30:2; 40:24;41:13;55:6;61:2; 62:6;71:16;72:5;79:15 <b>Workers (1)</b> 6:23 <b>working (3)</b> 20:4;68:20,21 <b>works (1)</b> 24:12 <b>worse (3)</b> 65:10,14,19 <b>write (1)</b> 26:20 <b>written (2)</b> 31:14;51:14 <b>wrong (2)</b> 74:2;81:23 <b>wrote (4)</b> 23:20,22;26:15;50:7  <b>Y</b>  <b>year (4)</b> 15:12;21:12,20;24:7 <b>years (10)</b> 5:20;6:2,20;7:8; 10:15;18:21;20:5,23, 24;77:18 <b>Yep (2)</b> 11:5;64:21 <b>Yesterday (1)</b> 9:12	<b>1</b>  <b>1 (10)</b> 8:10,11,15;9:4; 24:16,17,19;31:13; 32:21;48:24 <b>100 (1)</b> 25:11 <b>12 (6)</b> 5:20;33:2,7;34:1; 37:19;39:21 <b>12th (7)</b> 34:8;36:15,19;37:2, 21;38:17;39:2 <b>137 (1)</b> 27:12 <b>15 (1)</b> 83:20 <b>16 (1)</b> 6:12 <b>1976 (1)</b> 5:22 <b>198,000 (1)</b> 10:7 <b>1994 (1)</b> 7:10  <b>2</b>  <b>2 (7)</b> 12:1;27:14,15,19,22; 28:1;31:13 <b>20 (13)</b> 39:8,12,22;40:12; 41:11;42:2;43:16; 47:12;48:1,19;56:19; 71:20;76:7 <b>2001 (1)</b> 9:23 <b>2008 (6)</b> 10:8;11:4;12:20; 14:23;15:1;34:1 <b>2011 (38)</b> 18:11,14,18;19:21; 28:10,17;32:16;33:2,7; 34:2;37:19;39:8,12,21, 22;40:12;41:11;42:3; 47:12;48:1,20;52:20; 56:20;57:2,4,9;58:15, 24;59:9;70:9;71:20; 76:3,8,9,12,20,21; 77:10 <b>2012 (6)</b> 21:22;28:10,18;76:9, 22,23 <b>2013 (2)</b> 12:1,10 <b>20th (6)</b> 39:16;47:20;48:8,9; 71:23;86:4 <b>22 (1)</b> 24:23
---	---	---	--	--

In re  
Jeffrey R. Modica, et al., Debtors

JEFFREY R. MODICA  
December 18, 2013

<b>23 (3)</b> 25:9;31:8,12				
<b>240 (2)</b> 5:17;9:18	<b>8</b>			
<b>25 (1)</b> 48:23	<b>8 (1)</b> 34:1			
<b>26 (1)</b> 52:19	<b>80/20 (1)</b> 69:15			
<b>27 (1)</b> 32:21	<b>800 (1)</b> 30:19			
<b>2MP (1)</b> 60:2	<b>800234-7101 (2)</b> 25:13;31:9			
<b>2nd (1)</b> 12:4	<b>9</b>			
<b>3</b>	<b>9 (1)</b> 14:23			
<b>30 (1)</b> 39:4	<b>90 (1)</b> 79:2			
<b>35 (1)</b> 54:18				
<b>36 (1)</b> 60:17				
<b>4</b>				
<b>4 (2)</b> 6:12;24:24				
<b>5</b>				
<b>5 (2)</b> 28:11,14				
<b>5:00 (1)</b> 41:1				
<b>5:45 (2)</b> 41:2,4				
<b>50 (1)</b> 30:6				
<b>51,000 (1)</b> 10:23				
<b>54 (1)</b> 41:8				
<b>54-minute (8)</b> 30:7;32:4;36:9; 39:14;43:8,11;61:16; 71:24				
<b>6</b>				
<b>6 (5)</b> 5:22;6:12;11:4; 12:20;28:5				
<b>630625-2000 (1)</b> 31:1				
<b>630625-2342 (1)</b> 31:4				
<b>7</b>				
<b>701 (1)</b> 6:20				